



Dedicated to all Friends...Clients...Family.

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*"The strength of a nation derives from the integrity of the home."
~ Confucius ~*

FOUND CASH. YOU MIGHT HAVE SOME ALSO!

Imagine how you would you feel if you suddenly realized that you had just thrown away a certificate worth \$100,000? The garbage truck picked up the trash and it was now gone forever. Do you think you might beat yourself over the head a bit?

Well, believe it or not, thousands of seniors do something just like it every year. They cancel their life insurance policies without consulting a knowledgeable advisor before. Why? We're not sure, maybe they want to avoid any pressure from an insurance agent or company that doesn't

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want to lose a commission. Or maybe they figure it wouldn't make a difference anyway.

The lack of information is costing them thousands, if not hundreds of thousands of dollars.

You can sell a life insurance policy that you no longer need, even if it's a term policy. You can often get thousands of dollars for those policies that you no longer need or that have gotten too expensive to afford.

Here's an example: A 78-year-old woman in relatively good health sold a \$1,000,000 policy for which she was paying \$84,000 per year for a cash settlement of \$160,000. The premiums were more than she could afford and she no longer needed the insurance coverage.

Another 73-year-old man with some health issues sold his \$500,000.00 policy for \$105,000.00.



An 83-year-old woman in not-so-good health was able to get \$1,360,000 for a 4,000,000 policy that she was paying \$168,000.00 per year for.

Guess how much they would have gotten if they had just canceled them?

In the past, settlements on life insurance policies were limited to "viatical settlements." This meant that the only way to get any value in exchange for your policy was to be terminally ill.

Now-a-days, the fact that many insurance companies will pay you a large part, if not all, of your insurance benefit when terminally ill has made "viatical" settlements unattractive, if not nearly obsolete.

Life settlements, on the other hand, are designed for healthy seniors and those with moderate health conditions. You don't need to be terminally ill to benefit.

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Life settlements are not, by themselves, a reason for getting rid of your life insurance. However, if you feel you no longer need the life insurance coverage, are changing policies, or your payments have just gotten to be more than you can afford, you should definitely find out if you qualify for a life settlement. Don't end up making a mistake that could cost you thousands of dollars.

If you are over the age of 65 and have thought of canceling your insurance or if you have a friend or relative that has, Contact us today. Call toll free at (800) 789-1450. We'll let you know if you or they qualify. Remember, once you have canceled, it's too late! Call us with your "this is what I'm thinking of doing" questions, not your "guess what I just did" comments.

FINANCIAL TIP OF THE MONTH...

Compact Cars Cost Less Than Hybrids, And Can Be Almost As Fuel Efficient...

Gas prices are coming down, but will probably be going back up. And that makes some people wonder if they should sell their cars and buy hybrids. The time might not be right, say experts at Edmunds.com. When you consider that you'll get a low price for your existing car and pay extra for a hybrid, it could take years to make up the difference with gas savings.



Even if you need a new car right now, a hybrid might not be the best choice. A compact car with a high-mileage regular engine could be almost as fuel efficient as a hybrid.

Quoted in Newsweek, Edmunds' Jesse Toprak says, the best candidates for saving money by not buying a hybrid are people who drive at least 15,000 miles a year, and drive mostly in traffic. In that case, Toprak says, "keep your car until the wheels fall off."

If you want to do the math yourself, check politicalcalculations.blogspot.com and click on "Should You Trade in Your Gas Guzzler?"

At Edmunds.com, you can check how much it would cost you to own any car. It shows that over five years, you will spend \$3,405 more to own a hybrid Honda Civic than a conventional one. At \$4 a gallon for gas, by their calculations, it will take 8.5 years for the hybrid Civic to start paying for itself.

The Toyota Camry hybrid will start paying for itself in about four years. It gets 37 miles to the gallon on the highway. It costs \$28,500 in 2008.

The conventional-engine Ford Focus gets 35 miles to the gallon, and costs less. Its starting price in 2008 is \$14,695.

If gas prices stay down where they are now, then the hybrids will end up costing even more.

Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as advice. It is merely a reminder that there are many choices you have available to you, and that planning is the only way to find the right answers for your situation! As with any financial issues, make sure you get the right information before making a decision! If you have any questions, we'll be glad to help you!

STORY OF THE MONTH!

(Note: The details of these stories have been changed to maintain confidentiality, and some compilations are used to accomplish anonymity.)

"The Retirement Shocker!"

Michele told us that her mom, Jill, had been forced into early retirement when the company she worked for outsourced her job to Bangalore, India in early 2000. She was only 57 when this happened, and while Michelle thought Jill's payout from her retirement plan, combined with her other investments would serve to provide a fine existence for Jill...it hasn't turned out that way at all.

So we agreed to meet with Jill and Michelle. Michelle was single.

Anyway, here's the story Jill told us. It turns out that Jill was married to David Sr., for 29 years. David was the manager of grocery store in town, and had a couple of bad habits that caused the marriage to break up a few years before Jill got laid off from her job. (It still hurts

Jill, because she was very teary eyed when she got to this part of the story.)

The divorce agreement provided that David pay alimony to Jill since he made quite a bit more than her, and that he maintain a life insurance policy with Jill named as beneficiary.

Only eleven months after the divorce was final, David had a heart attack while on vacation with his new significant other, and died two days later. His smoking and drinking were apparently too much for his heart. The other sad news was that he had been behind on his alimony payments from the beginning of the divorce, and had not paid any of the premiums on the life policy. Jill also thought she was the beneficiary on his retirement plan from the grocery chain, but he had cashed it in, forging her signature on the disbursement documents, unbeknownst to Jill, and had nothing at all to leave Jill or Michelle.

Jill was obviously upset at the awful end to the marriage, and the awful way her ex treated, not just her, but Michelle as well. (It took a few moments for Jill to compose herself when she got to this part of the story.)

As things happened, when Jill got her severance package from her employer, she and Michelle figured out what her monthly income would be from her investments and the IRA she set up with her distribution from her 401(k) plan. The house still had a mortgage on it, as the insurance money she didn't get from David wasn't available to use to pay the loan off, as was originally intended. She still had the property taxes, maintenance, food, car payments, insurance, utilities, etc., etc. But, her investment income at the time of her retirement seemed sufficient. At that time.

Jump to 2008. Jill just turned 65, and has all kinds of financial problems, and is running into new ones all the time.

First off, her expenses have climbed dramatically since she retired. Her gas, groceries, medications, Medicare supplement policy,

utilities, clothing, etc., etc. have all climbed sky high.

Jill's been helping Michelle out, even though Michelle feels horrible about her own mess. Yet she still accepts the assistance from mom. At the point Jill came in here, she was running a deficit each month, and dipping into principle. This,

***"A ship in port is safe, but that's not what ships are built for."
~ Grace Murray Hopper ~***

she suspected would end up wiping her out in the not too distant future.

But wait. There's more! Jill's mom, Arlene. Arlene was unknown to us until the second meeting with Jill. We had asked about all close family as we always do, but Jill and the kids never said a word about Arlene. She only came up because of a new crisis that had happened in between the meetings. It turns out Arlene is 89, and had been estranged from the family for decades. But, she recently had a brain aneurysm, and was being admitted to a nursing home.

No one could even remember what had happened to cause the rift between Arlene and everyone, but Jill was sure it had something to do with David, years ago. Anyway, now Jill was told that Arlene needed \$6,100 a month to pay for the nursing home, and that all Arlene had was \$659 a month from Social Security and a \$122 monthly pension from her departed husband, and their small house which was worth about \$68,000. (It was worth over \$100,000 only a few months ago, but the real estate crash has hit her neighborhood hard.) She had long ago gone through all her savings.

Now, Jill was told that Arlene was going to have to go on Medicaid pretty quick and that the house was going to have to be sold and the proceeds used to pay for the nursing home. The state would keep her pension and Social Security checks. Jill was aghast. "How could they just take everything?" she wondered aloud.

Well, they can take everything, and Arlene will end up in a Medicaid bed in an OK but certainly not nice nursing home for a long time. She survived the aneurysm, but had the same effects a stroke leaves behind. Her money from



the house would be used up in no time, and then it was all state aid with NOTHING left.

She also hadn't even thought about taking out a long term care policy...until Arlene got sick. (And seeing as 60% of us end up in a nursing home for an average of 2 ½ years, the family was wondering how they'd come up with the dough to pay for it!)

What a mess.

But, fortunately, we see this stuff every day. We understand all the complications of putting this incredible maze and jigsaw puzzle together, so that the pieces fit, and a plan that works is put in place!

Much to everyone's delight, we were able to help Jill redo her investments and loan situations to bring in hundreds of additional after tax dollars into her checkbook with less risk than she had before! We were even able to take a small amount of the new monthly additional cash, and have Jill buy a long term care policy so she wouldn't end up in Arlene's unfortunate situation if she were to get permanently sick.

In short, we were able to get Jill to a financial place where she was going to be self sufficient. And Jill would be able to help Michelle out without hurting her lifestyle.

You should have seen the smiles on everyone's faces when we laid out the plan! They were even bigger a few months later when we got together and reviewed everything and the implementation of the plan had been accomplished.

We live for those smiles. It's why we come into work every day. The reality for pre-retirees and current retirees is that it's a jungle out there. And unless you are armed with the right knowledge, you almost have no fighting chance.

The government has an enormous problem with thousands of people every day turning 65, with more coming as the baby boomers reach retirement age in the next decade. If you don't have a plan in place with the right info about your tax situation, your financing, your Medicare and Social Security options, long term care planning, estate planning, investment options...you are going to have a real hard time, no matter how much you have now.

Remember that this financial meltdown, time, inflation, taxes and government abuses like the new trillion dollar bailout will likely cause all kinds of financial turmoil. YOU have to take control by planning and knowing your options!

Once again, a lack of careful planning could have led to a certain doom! **PLANNING IS THE ONLY ANSWER! PLANNING BEFORE TAKING ACTIONS IS THE MOST FUNDAMENTAL, AND IMPORTANT ELEMENT OF FINANCIAL SUCCESS!!** So make sure you take heed, and call us **BEFORE** making any moves!

DID YOU KNOW...

(Our monthly feature of tidbits of news and info to make your life easier, your money work harder and so you're healthy all the time!)

1.) Live longer: Have a cup of coffee (or two) - Is there a link between drinking coffee and living longer? A recent analysis of study data suggests that. Analyzing study data, researchers found that, during an 18-year period, the



relative risk of death decreased among study subjects in direct proportion to the amount of coffee they drank. The coffee consumption was self-reported among the 41,736 men and 86,214 women in the Nurse's Health Study and the Health Professionals

Follow-up Study. Researchers divided subjects into six categories ranging from less than one cup per month to more than six cups per day. They found that the relative risk of death from all causes decreased in proportion to higher coffee intake. The decrease in deaths was primarily due to fewer cardiovascular deaths.

2.) 3-D is the next big thing in television - Watching a football game on HDTV is a beautiful sight. But 3-D television makes a dramatic change in the experience. When the quarterback throws a pass, for example, it practically lands in your lap. Right now, there are several 3-D sets for sale, but no programming to speak of. It could be a while before people, who have little idea of what 1080p is, go for something else, says Richard Siklos of Fortune. But when the time and the product are right, the change will be dramatic. Experts in technology at ESPN say the development of 3-D TV is in a stage similar to where the development of high-definition was five years ago. Present-day 3-D sets, such as those made by Samsung and JVC, still require

different types of image coding and the use of viewing glasses with red and blue plastic lenses. Phillips already has a 3-D monitor that doesn't require viewing glasses, but at this time the set would be too expensive to be offered to the public. They estimate that the first 3-D broadcasts in the United States are at least three years away. One thing is certain... There will be a lot of talk and conjecture about better 3-D TVs at the consumer electronics show in January 2009. It's the next big thing in television, though it will take a while before its ready.

3.) How to make the best deal at rental car agencies - Just getting off the airplane, stepping up to the rental-car counter and presenting your credit card is not the best idea. To get a better deal:

- Skip the airport agency. They have to charge more because of high overhead, higher fees and taxes. If you haven't made a reservation, take the shuttle downtown and rent from there.
- Call the direct number of the local agency where you will pick up the car. The agency could offer a deal.
- Bring a digital camera, advises Peter Greenberg, in *The Contrarian Traveler*. If there is any damage to the car, take pictures of it. Show them to the agent and get his or her name.
- Check for discounts offered by affiliated hotels, airlines, AAA and American Express, and others.
- If they make you pay for a full tank in the beginning, bring it back with very little gas. If you have the option of bringing the car back with a full tank, fill it up. The agency will charge about twice the price you will pay elsewhere for gas.
- If you need a car for only one day, rent it on Saturday morning. You may be able to do errands all day for a bargain price.
- Think twice about the insurance. Check to see if you are covered by your own car insurance. Some credit card companies provide collision insurance if their card is used.



- If renting online, keep checking the Web site for special deals. The agency will lower your price accordingly, if you ask them to do it.

HEALTH TIP OF THE MONTH...

These tips are not for everybody and should not be taken as specific recommendations. Before you take any action regarding yours or anyone's health, we strongly suggest you consult a qualified physician!

New Dessert Idea For The Holidays

Here is a festive cake that departs from the usual candied fruit cakes and stollens. It's great for those who have intolerance to milk products. It is rich in appearance and texture and stays moist for days. It has two spices traditional to spice cakes, cinnamon and ground cloves. The cake freezes well for make-ahead storage. It's great for Holiday celebrations or for New Year's Day. And it works well as a breakfast sweet.



Eggless, Butterless, Milkless Cake

- 2 cups brown sugar
- 2 cups hot water
- 2 tablespoons hard shortening
- 1 teaspoon salt
- 1 1/2 cups of seedless raisins (pieces of dates can be substituted)
- 1 teaspoon cinnamon
- 1 teaspoon ground cloves
- 3 cups bread flour
- 1 teaspoon baking soda

Boil the brown sugar, water, shortening, salt, raisins and spices together for five minutes, stirring constantly. When cooled, add the flour and soda that is dissolved in a teaspoon of hot water. The recipe makes two layers. Cut round pieces of wax paper to fit layer cake pans. Place on bottom of pans and pour in batter. Bake 45 minutes in 325-degree oven. Top with rich penuche icing or other frosting.

Penuche Icing

- 1/2 cup butter
- 1 cup brown sugar packed
- 1/4 cup milk
- 1 3/4 cups of confectioner's sugar

Melt the butter. Add brown sugar. Boil over low heat for 2 minutes stirring constantly. Stir in the milk. Stir until it comes to a boil. Cool to lukewarm. Gradually add sifted confectioners

sugar. Beat until spreading consistency.

If it becomes too stiff, add a little hot water.

The icing may be topped with maraschino cherries, butterscotch bits or colored icing decorations.



"No Christmas bonus this year, but you will find some valuable coupons printed on the back of your paycheck!"

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**DECEMBER 2008
 CLIENT QUIZ**

Q. You can get tax free loans out of your 401(k) plan to pay bills. **True False**

Here's The November 2008 Quiz Question And Answer!

Q. Which would you rather have?

1. A credit of \$1000 2. A deductible expense of \$1000 3. A capital gain of \$1000

4. A deductible loss of \$1000

A. 1. Your best deal is a tax credit, because that offers a dollar-for-dollar reduction in the taxes you owe.

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