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*“If you pursue money and affluence to the exclusion of the values in life, you have lost, not won.”
~ Jim Rohn ~*

“WHAT A MESS – WHO DESERVES TO BE BAILED OUT?”

It's enough to give you a major headache. This company or that industry wants a bailout.

Some companies ask for a bailout and are simply allowed to go under.

Other companies ask for, say, 85 billion dollars and get the check in a few days. Then they ask for another 70 billion or so, and get it, no problem. After all, what's a lousy 152.5 billion in bailouts compared to what could happen if the company was allowed to fail?

Some brokerage firms like Lehman Brothers,

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are allowed to go belly up, bankrupt. Other firms like Merrill Lynch and Bear Stearns are “allowed” to get swallowed up by bigger firms. Citigroup is taken over by the government and guaranteed 300 billion bucks to “fix things”.

Then, you have the US auto industry. The big 3: Chrysler, Ford and GM. They already got 25 billion dollars earlier in the year, and are asking for something like and additional 34 billion dollars. As of this writing, their fate is up in the air, with many in Congress reluctant to hand them over any additional dough.

Why are the Congress and Treasury so happy to fork over hundreds of billions to financial companies, and hesitant to do the same for the US auto industry?

Well, there are many opinions floating out there that tell differing stories and take opposing sides. Most have supposedly logical reasons that make sense to them.

If you watch Fox News, you get one set of opinions, and if you watch MSNBC, you get a totally different picture painted for you.

Let's talk this through. Let's try to figure out what's going on. Can we do it?

OK. We tried. We give up. Uncle. We've had enough. We quit.

Here's the answer we discovered from reading as much as we could about all this; and it is simple: “We haven't a clue!”

It's literally impossible to understand what is going on over there in Washington. If you read one day's worth of announcements or speeches you get one set of “facts” about what they are doing. And then you read the next speech, and they're telling a completely different story than they did the previous week.

One day they are in favor of buying up toxic assets, like the worthless credit default swaps, and the next day they want to loan the money directly to the banks without buying up the assets.

The banks say they will start loaning again if they get the money directly instead of being used

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to buy up the assets, yet they don't increase their lending to businesses or individuals.

They have a "Master Plan" one day, and a month later they have a one hundred eighty degrees polar opposite "Master Plan". So, as a result, we're making a proclamation about what we are convinced is going on:

None of the government officials have a clue as to what they're doing with this bailout stuff.

They are operating from their emotions, from their personal biases, and they don't have any idea what to do!

For example, they are so quick to dish out the cash to the banks and brokerage firms because they are convinced they "are too big to fail". They say that, but we believe they have no idea what that means.

If you pressed any of the Congress or Treasury folks to define what "too big to fail" means, they would give you different answers.

We assure you if we asked 50 of them what this means, and how they decide who is or isn't "too big to fail," they would make stuff up.

They don't know, or they won't say. Either way, we, the public are never going to get the real truth about how things are being decided in this greatest economic trauma in the last 100 years, maybe ever.

So what DO we know? Well, we've said it before, but we want to keep saying it: Someone has to pay for trillions of dollars being pumped into the economy that's printed out of thin air.

We don't want to make predictions claiming to be 100% accurate, but with this much money being created into the world, there's likely going to be a price to pay in the form of inflation.

While the Congress and Treasury seem to make it up as they go along, defying the laws of common sense, the laws of financial "physics" are likely to apply the same way they have every other time countries have printed money in mass quantities without anything behind the money. (It's not like the old days when gold backed each dollar in print.)

When the US (or any other country) creates money and dilutes the value of the money already out there...inflation is the likely result. When the German government did this after WWI, for example, it would take over a billion marks to

buy a loaf of bread. While we may not experience anything like that, we've got to plan for inflation showing up at some point down the road.

After all, if they won't plan up there in Washington...you need to make sure you do it to take care of yourself and your family!

Again, no matter how you feel about the election or the officials, we think everyone can agree that our world is in a state of flux and in a state of rapid change. And the only defense in such a world is careful planning, updating and monitoring your plans!

Remember, we HATE hearing about what you just did with your money. We want to hear, "Here's what we're thinking about doing..." not that you've already done it!

We look forward to hearing from you soon!

FINANCIAL TIP OF THE MONTH...

Credit Unions and Community Banks Are Bright Spots in Difficult Financial Times

While the biggest banks are suffering from a subprime mortgage fallout, community banks, and credit unions haven't had big losses. They never made risky loans. Credit unions are different from other financial institutions because they are not-for-profit cooperatives. They are owned by the members and often operated by volunteer boards. One financial analyst interviewed on Fox Business says the shareholders and board members in credit unions know their own money is at risk when they make a loan, so they are more conservative.

The capital in credit unions is at an all-time high, according to the Credit Unions National Association, Inc., in Madison, Wis. It's a safety cushion that protects them against loss and that allows them to continue in spite of recessions or turbulent financial markets. They are known for share accounts, which may pay a little more interest than bank savings accounts. And they are also known for their auto loans, which may cost a little less. Most also offer mortgages. The lifeline of credit union funds is particularly important now because big banks have tightened



their lending standards and may only make loans to people with the highest credit scores.

Some credit unions can refinance subprime mortgages and offer banking products no longer available from other lenders, including a five-year adjustable-rate mortgage. One reason: They don't pay dividends to shareholders. The money is reinvested in loans to meet the needs of their members.

The American Bankers Association encourages consumers, trying to consolidate debt or refinance mortgages, to contact community banks. While they are typically conservative, according to The Wall Street Journal, they have plenty of money to lend.

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.)

Starting Over In The Middle Of an Economic Meltdown

Phil and Christine have been clients of ours for a long time now.

Phil is an engineer with a large firm, and Christine is a nurse at a local doctor's office. They have two grown children. Matt, their son, graduated from college a few years ago, and was living with a couple of buddies in their first apartment. He worked for a small ad agency. Their daughter, Jessica, had just graduated from college this past summer, and was married to her high school sweetheart the next month.



Phil and Christine threw Jessica a huge wedding. They spent a ton of money they hadn't

planned on spending. But they thought, "What the heck, it's our only daughter's wedding!"

Anyway, Phil and Christine came in for their annual review, and boy did we have our work cut out for us. Here is what they presented us with.

Phil had been given an early retirement option from his company. He didn't really feel he was being forced out, but the idea of early retirement

"Each player must accept the cards life deals him or her. But once they are in the hand, he or she alone must decide how to play the cards in order to win the game."
 ~ Voltaire ~

suddenly appealed to him. He always had it in the back of his mind that he would like to be his own boss... to see if he could make a go of it with his own company. He thought that if he took his company's offer of an early retirement, it might be his only chance to realize this dream.

Christine was fine with this, but only if they could see on paper that it could really work out, without messing up their original retirement plans. Also, they had just had the big expense of their daughter's wedding and she wanted all that debt paid off before they made any radical changes. Plus, Christine decided she wanted to go back to college to get an advanced degree, and had somehow never gotten around to doing it.

Just to confuse things a bit more, Matt had just stopped by to see them the night before, and asked if he could move back in with them for a while. It seems he got a little crazy with his credit cards, and the only way out that he could see was to save money on rent by moving in with Phil and Christine.

That's always the way it goes doesn't it? As a famous woman used to say on Saturday Night Live, "If it's not one thing, it's another!"

Thanks to the good solid plan they already had in place, most of their concerns were probably not as serious as they were worried about.

OK. When Phil's company announced the early retirement plan, he had gone to the Human Resources office, and they gave him some advice which sounded good to Phil when he first heard it. The company had three different options as to how to take the early retirement money, and four different choices for payouts if Phil were to pass away, and three insurance plans to choose from.....pretty confusing stuff!

The answer Phil got from his company, (that he liked), was to do what most of the other guys are doing, and choose these options...

This is really horrible advice. (The company should be ashamed of themselves. This is very dangerous and unprofessional of them. They could literally be telling someone to do the worst possible thing for their circumstances. What everyone else is doing means absolutely nothing!)

Anyway, we did the right thing, and listened to Phil and Christine's new situation and goals. We then updated their plan, and cranked out the numbers. The all knowing Human Resources department's ideas would have him broke by the time he was seventy! And if something were to happen to him, Christine would be in a really precarious financial position. So much for "one size fits all" financial advice!

After running the new scenario we pointed out to the couple that because they had done well with their previous planning, that it was definitely possible for him to start his own business.

We offered to work with his Human Resources department in order to make sure his benefits offered him the most tax advantages and provided the capital they needed, both now and down the road.

(As an important side note, Phil had listened to us about NOT putting much of his 401(k) in the market as he was nearing retirement, and NOT to put much, if any, in his company's stock. Something "everyone else does" as we were told by the Human Resources person. Because of our conservative approach, Phil's 401(k) was only down 6.5% before he decided to leave, which was so little it didn't affect his plans. Unlike many people who have lost 50% or more of their savings in their retirement plans thanks to listening to Human Resource departments.)

We consolidated their debt from the wedding and some others they had run up (and their son's debts, which Matt agreed to pay back to his folks) and paid them off with a loan from a home equity line of credit we helped them set up several years ago, "just in case".

(We remember the conversation we had with them about setting up a line of credit back then, before the economic meltdown, with the couple saying, "They didn't need the cash". We told them the time to get money or credit is when you don't need it because if you wait until you do need it, you won't be able to get it. Little did we know that the situation would arise where practically no one can get credit due to the economy imploding

to the tune of trillions in bad money. But, that's another story.)

We also saved them money on their income taxes by taking a head of household deduction because they now had an adult child living with them, and because of all the legal tax advantages Phil would now have with his own business.

We gave Christine some resources to get special financing that she might qualify for as a middle aged, returning student.

Most important of all, this updated planning showed them what options they had, and allowed them to pick the choices that they were most comfortable with from an educated basis instead of guessing or hoping!

We don't know how Phil's business will do in this economic crisis, but he's willing to give it a go. And we're excited for him. We're glad we've been able to help them.

While your situation might not be the same as Phil and Christine's, you shouldn't take that to mean your planning needs aren't just as critical! **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! We're here to help you plan, and make sure you have the best shot at financial security! Don't be your own financial surgeon! It just isn't worth it!

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.) Sales of home safes explode - They're not putting it under the mattress, but a lot of people are putting their money into their home



safes. People worried about the economy are responsible for a big spike in safe sales. SentrySafe, the largest maker of home vaults, says orders were up by half over last year for the month of October. At Home Depot, sales are up by double-digits. Consumers are thinking their

money is safe at home. It is hoped that thieves don't catch on to the trend, because small safes,

though heavy, can be picked up and carted away. The Fed, which keeps track of “currency in circulation,” reports a \$21 billion rise in that category in one recent month. That’s the biggest increase since 1999 when Y2K fears had people worrying about bank computers. Because bank deposits are federally insured, a bank would be a safer place to keep cash than a home. If that \$21 billion were in banks, banks could use it to lend money to individuals and businesses in order to get the economy moving better.

2.) Small cars use less gas but cost more to insure - When gas prices rose to more than \$4 a gallon in 2008, buying a smaller car seemed like a good choice to many car buyers. Buying a new car is a good idea to stimulate the economy and save gas. But choosing one that is smaller than you would like because of fuel savings could result in smaller savings overall than you realize. Small cars cost more to insure because they are involved in more accidents and result in bigger claims for personal injuries. On average, it could cost \$412 more per year in insurance premiums to own a small car over a larger model or a minivan. The insurance cost is based in part on the history of a particular model, according to the Insurance Institute for Highway Safety. Small cars have higher theft rates and some are used more often in street racing. Both of which add to insurance costs. Four of the top 10 most-stolen vehicles in the United States are compact cars, according to the National Insurance Crime Bureau. Insurance costs are also based on driving history, household composition, where the car is usually parked, credit-based insurance scores, and other factors that tailor the price to the individual.

3.) In Galileo’s honor: The 100 Hours of Astronomy - Four hundred years ago, Galileo Galilei lifted his new telescope to study the sky, setting in motion a myriad of astronomical discoveries that forever changed our view of the universe. Contrary to current wisdom, Galileo was not persecuted by the church for his belief that the planets orbited the sun. In fact, that idea had been around for



hundreds of years and was the publicly held belief of other scientists, including Copernicus (1473-1543). In a time before the concept of ‘free speech,’ Galileo was not exactly diplomatic. When he publicly mocked the Pope in a book published by the church, he landed in jail for several days. Later, he was confined to

his villa and during those 10 years he continued his research, writing, received visitors, and remained outspoken in his beliefs. He died in 1642. It was actually his development of the telescope that constitutes his greatest contribution to science. In honor of Galileo, the United Nations declared 2009 the International Year of Astronomy. The 2009 opening ceremony will be in Paris on Jan. 15-16. About 400 participants are expected, including Nobel Prize winners and 200 student ambassadors from 100 countries. One of the main events of the year is the 100 hours of astronomy, April 2-5, days when the early evening is good for observing. The goal is to have as many people as possible peering through telescopes to study the sky.

For more information check www.astronomy2009.org.

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!)

Some Tips for Increasing Male Fertility

If you have had little luck in starting a family, there are things you can do, and we don’t mean spending \$150,000 on in vitro fertilization. Doctors now know that the problem of inability to conceive lies as often with the man as with the woman. But many causes are reversible.



- Check your prescriptions. Those that affect fertility include antidepressants like Prozac, beta blockers for hypertension, the stomach ulcer drug Tagamet, and pain medications like morphine and oxycodone. Avoid anabolic steroids, testosterone creams, and medications which decrease production of sperm.
- Do it more often. Have sex every other day during ovulation, about 10 to 18 days after a woman’s period starts. Columbia University’s Dr. Harry Fisch, author of *The Male Biological Clock*, says that after five days without sex, a man has a higher volume of fluid. It dilutes

the concentration of sperm and makes sperm less active.

- Stay fit. Anything that makes the body unhealthy, such as a disease, toxins or excessive alcohol use will decrease fertility.
- Lose weight. Fat converts testosterone to estrogen in men who are obese or have a waist circumference of more than 40 inches. Anti-estrogens like Clomid can be used for the problem.
- See a urologist. Check for a blockage that can easily be corrected.

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"If we stop looking at the clouds, does a screen saver come on?"

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