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**Job de Ojeda**

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*"Freedom has its life in the hearts, the actions, the spirit of men and so it must be daily earned and refreshed, else like a flower cut from its life-giving roots, it will wither and die."  
~ Dwight D. Eisenhower ~*

## **"THE MOST IMPORTANT FINANCIAL SECURITY SECRET!"**

We are used to getting phone calls from our clients asking our opinion about the latest rumor on a hot stock offer, or investment vehicle that they heard around the water cooler at work, or that their brother-in-law told them how his cousin made a fortune by investing in gold stocks before the Great Recession of 2009.

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It's very easy to get caught up in all this and lose sight of the fact that you can do irreparable damage by not having a sound plan to base your actions on.

Let us share a story that we heard to illustrate our point.

There once was a King and Queen who were thrilled at the birth of their daughter. Their joy was soon followed by sorrow when they learned their daughter had been born with severely deformed legs. She would spend most of her life confined to bed. What a cruel blow that their beautiful princess, who had been blessed with all the riches in the land would not be able to enjoy them.

On the eve of his daughter's 10th birthday his father walked into her grand chambers, which were filled with gold and jewels and looked out over the most beautiful garden in the whole palace.

"Daughter" the King said, "I will give you anything in the kingdom for a birthday gift"

The father wanted more than anything in life to make the princess happy. The princess thought for a very long time and replied, "Father, more than anything in the world, I want to be able to dance. In the storybooks that mother reads to me there are fairies that dance and they are so beautiful. I know that I can never really do that. But, if you build a statue of me dancing, I could look at it every day and pretend I could dance and it would make me very happy".

The King choked back his tears and promised that he would build the most beautiful statue of the dancing princess. That very day the King called the finest sculptors in the land to the castle. They were given their instructions and a piece of the most exquisite marble in the world. They worked day and night and sculpted a statue of the princess dancing with the fairies.

The day it was finished the princess, with great pain, struggled to get to the window to see her statue. She was thrilled. Every day she got

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up and slowly made her way to her window so she could see the statue of herself dancing. She imagined herself dancing just like the statue. She practiced every day striking the same pose and making the same movement as the statue in the garden. She did this every day until she was exhausted. With each passing day, her legs became stronger.

On her sixteenth birthday, the princess walked out into the garden on her own. Her father had arranged for the palace musicians to be there. The princess danced around the statue with the King and Queen looking on crying tears of joy!

The princess was successful because she had clearly and specifically visualized her goal and worked for it on a daily basis.

The same philosophy holds true for financial planning. While some of the get rich quick stories you're going to hear now in the middle of this economic meltdown...there is no substitute for seeing what you want the future to look like and then building a plan to make that future picture become reality!

The best way to reach your goals is to use the secret of setting goals in the first place! Goals that are clear, specific and meaningful!

In our opinion, proper planning is the number one financial secret. A properly constructed and updated plan is the one thing that will give you the best shot at realistically achieving your goals!

Remember it's our job to help you sort out the rumor from fact. To help you feel confident that through proper planning you are not just jumping on the latest bandwagon, but leading the parade.

So, if we haven't heard from you lately, you can be sure you will be.

Give us a call for your annual review. Don't delay! You never know when a storm front will head your way. Take action TODAY while this is fresh on your mind! Give us a call to schedule your appointment to review your plan. We'll make sure you feel secure about your future no matter what happens.

So please give us a call NOW, before too much of the year passes you by! Let's get your numbers crunched, and squeeze every dollar we can help you put into your pocket!

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!

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## FINANCIAL TIP OF THE MONTH...

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### **Kids, Stepparent, Somebody Else? Time To Talk To Parents About Their Will...**

It can be a touchy subject, but there's no time like the present to have a talk with your parents about whether or not they have made a will.

About a quarter of all adults with assets of more than \$500,000 don't have a will, according to PNC Wealth Management. If your parent has no will and lives in one of 16 states that pass



everything on to a spouse (or second or third spouse), you won't get anything. If your father or mother lives in many other states, the surviving spouse gets half of everything. In most states, the surviving

spouse can't be disinherited and will get a third or half of the estate in spite of any will, but not all of it.

Verbal agreements in a late-life marriage aren't worth anything. The step-mom or step-dad might agree to do something for the adult kids, but unless it's specified in the will, he or she can just walk away.

Because people are living longer, they are more likely to move into second marriages. Some inheritance cases are going to court even while parents are still alive, but children from previous marriages have few rights when they are up against their parents' new spouses. One of the worst arrangements a parent can make involves leaving everything to the second spouse with kids getting what's left over after the stepparent dies. Ideally, communicating about a will is best done before the parent remarries. After that, especially in May-December unions, the new spouse may have too much influence. Talk to your parent. Remind him or her of their previous plans for their children and grandchildren.

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.)

### When The Doctor Can't Be A Doctor!

Sheila always wanted to be a doctor.

When all the other girls played hospital and were the nurses, Sheila was the doctor. Her girlfriends used to tell her how silly it was for a girl to be a doctor, but went along with her anyway. (This kind of dates Sheila, we guess!)

Anyway, Sheila went through an amazing struggle to become a doctor in real life. When Sheila was a teenager, her father was killed in a hunting accident, and left the family with very little money. It was really tough, because he lived for more than a year after the accident in a coma before he passed on. The whole thing was a tremendous blow to Sheila, who really loved her dad, and was very close to him. She remembers saying goodbye to him when they took him off life support as the worst moment in her life.

Her mom, Lois, had to go to work in the local department store, and Sheila practically raised her younger brother, Mike, by herself. She watched him until Lois got home from the store, and then Sheila went to work in the evenings and weekends.

**"Most of us go through life not knowing what we want, but feeling darned sure this isn't it."**

**~ Anonymous**

She had to borrow a ton of dough to get through college, since Lois couldn't pay for much, and she felt that Mike should get what little money there would be for college, since it was "more important" for a boy to go to college than a girl. (Again, we're dating Sheila and her family.)

Well, Sheila was determined to become a doctor, and nothing like a little outdated prejudice and sexism was going to stop her. She went through undergraduate school by working every minute she wasn't in class or studying. She was always exhausted, but her burning desire to succeed was so strong, that she never gave up.

Medical school was very tough, because she had to come home frequently to help take care of Lois, who had been stricken with Lupus, and had to be attended to. Mike lived out of state, so Sheila accepted going to medical school near the house so she could check in on Lois. But as hard as this all was, Sheila never got down. She never gave up, or gave in.



"I have to renegotiate my contract. Have you seen the price of steroids lately?"

Finally, she became a doctor! She stayed in town, and worked in her own practice and as a member of the staff at the hospital. When she came to see us after being referred in by her accountant, she had a lot going on. She was getting married, so she brought in her fiancé, Jim, and we began to sort through their combined and rather complicated and messy financial situation.

They both still owed a lot of money from college and med. school, besides all kinds of loans, mortgages, car payments, credit card bills, etc. They had a mish mash of investments as well.

When we did their plan, we recommended many things that showed them how to:

- Properly manage their debt and cut their monthly cash flow expenses by \$673 per month!
- Utilize Jim's company benefit plans more efficiently, and not only save another \$544 per month in income taxes, but get the right amounts of insurance for their situation!
- Properly diversify their portfolio in light of some old stocks with gains, against many with losses.
- Set up Sheila's professional companies the correct way so she could take advantage of all the legal loopholes available to her as a

business person, saving them another \$503 per month in income taxes!

- Arrange for a business continuation plan in the event Sheila wanted to get out of her practice, or if something happened to her. (If you add all these monthly savings up, they're over \$1,700 per month ahead in cash flow that they can use for savings, buying things they need and having fun!)



"Yes, nuts can be good for you as long as they aren't preceded by the word, 'dough'."

One thing we recommended Sheila do was to get a policy to protect her in case she couldn't work. The cost of such a policy was only a few hundred bucks a month, and with the extra \$1,700 a month in new cash flow, we felt it was a no-brainer for Sheila to do this.

At first, she hesitated. It took her a while, but Jim finally reminded her about her dad, and how his injury kept him disabled for a year, and how hard that was financially on the family. Sheila relented, even though she thought it was a bit of overkill.

This was a long time ago. Years went by. Sheila and Jim had a couple of boys. Life was good for them.

One day, however, we got a call from Jim. He told us that like her mom, Sheila was diagnosed with Lupus, and was having a very hard time working any more. In fact, like her mom, she was going to have to cut back, if not quit actively working completely. He told us Sheila was taking the bad news well, even though he knew her heart was broken.

Well, thank goodness we had set her up for such a contingency!

She was able to sell her practice in an orderly manner because of the planning that we had helped them with, and she was able to collect a monthly check from the disability policy. With their kids still being young, and Jim not making too much money in his job, the income was very important.

All that "overkill" that Sheila had reluctantly agreed to years ago was suddenly not so excessive any more.

We're glad we could have been of such help to Sheila and Jim! It feels good to know we were able to be part of their family's support and that Sheila is out there doing what she loves...even in a different capacity!

While your situation might not be the same as Sheila and Jim'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! Especially during these tough economic times!

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## DID YOU KNOW...

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(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.) Amazon's Kindle 2 is better** - Technology critics say Amazon's new Kindle 2 reader has elegant solutions for buying and downloading books and magazines and newspapers. It provides a buying experience that is way ahead of its competitor, the Sony Reader. The new buttons on Kindle 2 are more conveniently placed, some experts say. Buttons that turn pages no longer respond to a stray press on the edge of the reader. Its display supports 16 shades of gray instead of four while its power requirement is lower than before. The Kindle 2 has enough memory to store 1,500 books and the battery lasts for days. Amazon is also developing a new version of Kindle with a larger screen. Though the company hasn't made any promises, some predict the unit could be out before the 2009 holidays.

One new competitor, Plastic Logic, Ltd., said it will soon come out with an electronic reader that is about the size of an 8.5-by-11-inch sheet of paper.

**2.) Stretch a little, work a while, sit a spell** - Whether it is spring planting, summer cultivating, or autumn cleanup, time spent in the garden can be healthful and rewarding.



One good piece of advice: Don't work for more than two hours at a time. After that time, save your back. Sit down in your garden chair, ponder nature, and let your body recover. Doctors at the British College of Osteopathic Medicine say more patients are seeking treatment for lower back pain, and that many of those patients are gardeners. People forget that their bodies can't stand sustained labor and have to be gently limbered up before beginning. Their advice: Stretch before you start. Work with a spade instead of a shovel for less back strain. Bend at the knees, not at the waist. Use a cushion when kneeling on the ground. Don't work for more than two hours if you haven't done any gardening for a while. If you have a very big garden, you can work up to a longer time. Some people do their best thinking while sitting in an old chair next to the rows of vegetables, watching the corn rise and the sun set. Whether you do or not, you'll find your chair by the garden to be a peaceful, restful spot.

**3.) How to clean your flat-panel TV without damaging the screen** - The screen on your flat-panel television is much more sensitive than the CRT screens that came before it. Plasma, LCD and projection televisions require more care when cleaning them.



- The number one caution: Don't use regular glass cleaner. Chemicals in window cleaner can permanently fog your screen over time and could even remove its antiglare coating. Customer service techs at Westinghouse recommend using LCD cleaner, which can be purchased at any electronics store. At MG Chemicals, makers of one widely used LCD cleaner, they say most cleaners are mainly water. If you don't have special cleaner on hand, use a glass of distilled water with a capful of isopropyl alcohol in it. Or use a mixture of equal parts of water and white vinegar. Avoid cleaning products that contain ammonia, ethyl alcohol, acetone, toluene, ethyl acid or methyl chloride. These could yellow the screen.
- Whatever cleaning agent you use, never spray it directly onto the screen. Put it on a cloth instead. Spray can get inside of flat panels

and damage them. It can also run down, get into the TV circuits and short them out.

- Flat panel screens are made of plastic and scratch very easily. Some makers advise using microfiber cloths such as those recommended for cleaning laptop screens, eyeglasses or camera lenses. These are the best choices. Many cloths and tissues feel soft but are actually somewhat abrasive.
- Don't use paper towels. They can scratch the screen's surface. They can also carry a static charge which could damage the set's electronics, according to the Geek Squad.

**How to clean the screen**

- Turn the set off so you can see areas that are dusty or oily.
- Dust the screen very gently. If there is dirt or oil remaining, dampen the cloth with a cleaning agent and wipe gently again. Never press on the screen because it can cause pixels to burn out.
- The plastic edge of the screen can be cleaned with any multipurpose cleaner, but be careful so the cleaner doesn't contact with the screen itself.

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**HEALTH TIP OF THE MONTH...**

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**Protect Your Vision With A Checkup, Sunglasses And A Salad**

Sunglasses do more than make you look like a movie star. A pair with 100 percent UV protection will reduce your risk of getting cataracts and macular degeneration. Sunglasses are the fun part of vision protection, but other important steps are easy too.

- Get a checkup if you are in your 20s or 30s. After age 40, the American Academy of Ophthalmology recommends a checkup every two to four years. Glaucoma and other eye conditions can be treated if caught early.
- Your eyes will be healthier if you eat carrots, leafy salads and spinach.
- Quit smoking. It increases your risk of many eye diseases. Doctors say



smoking is as dangerous to the eyes as it is to the lungs.

- Care for your contacts properly. Always have a regular pair of prescription eye glasses available for those times when your eyes feel irritated.
- Exercise. It increases circulation to the eyes, and it helps to keep diabetes away. Diabetes can lead to diabetic retinopathy and blindness.
- Lubricate your eyes. Dry eyes can be caused by heat, air conditioning, or activities like computer use that discourage regular blinking. Use over-the-counter eye drops. See your doctor if they don't provide enough relief.
- Wear safety glasses when doing home maintenance.
- Listen to your optometrist. If you see one for eyeglasses and the doctor says you have an eye problem, make an appointment with an ophthalmologist.

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!

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