



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



Job de Ojeda

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“One-half of life is luck. The other half is discipline, and that’s the important half. Without discipline, you wouldn’t know what to do with luck.” ~ Carl Zuckmayer ~

‘Beware the Ides of March’

If you believe in lucky numbers and dangerous days, remember that the Ides of March are upon us. It was the 15th of March on the Roman calendar when Julius Caesar was assassinated in 44 B.C. There were also Ides on the 15th of May, July, and October, but for hundreds of years after



Caesar’s death, Romans avoided going into business, getting married, or entering any other venture on March 15. It became associated with disaster. About nine percent of Americans are still superstitious about days like Friday the 13th. Statistics show that

businesses lose money on that day. Baruch University’s Zecklin School of Business in New York reports that people tend to play it safe on Friday the 13th, according to their study of the marketing implications of superstitious beliefs on consumer behavior.

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“THE IRS HELPS THOSE THAT HELP THEMSELVES!”

You’ve heard a lot about lowering taxes/tax cuts, stimulating the nightmare economy, etc. etc.

Everyone’s telling you how the trillions of dollars in tax relief will save the country...or destroy the country.

How the tax cuts will benefit the lower income people by providing more jobs...or how the lower income people not benefit from cutting taxes.

Well, who knows what they’re going to do? Who knows whether they will or won’t cut taxes for some or all of us?

In our opinion, forget about their promises and their heartfelt appeal to all that is decent in the land of the free and the brave.

Forget about their vows to make life better and fairer for all the hard working citizens of this great country.

Forget about it all!!! At this point it is nothing but political posing and payback.

All the hot air blowing out of Washington will likely not make any difference in your financial situation. See, the bottom line is:

Only YOU, and you alone...are able to reduce your taxes!!

“Wait a minute!” you’re probably saying to your self. “What are you talking about? What can I legally do to cut my own taxes below what they are now?”

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Well, we'll tell you.

One of the biggest mistakes we see people make over and over again is being so timid and fearful about taking whatever deductions are legally and rightfully due to them.

People are terrified of getting on the wrong side of the IRS, mistakenly thinking they will get into huge trouble for some reason.

We guess we can understand why everyone's so scared of the IRS and its omnipotent power. For years, the IRS used merciless and cruel tactics in going after people who made innocent errors on their tax returns. The IRS then harassed and destroyed these people's lives in the name of Uncle Sam and liberty. What an irony.

The IRS loves these sorts of scare tactics, and hopes they get a lot of mileage out of creating so much fear. But you know what their real game with all this is? Sure, they want to catch the tax cheats.

But, they also LOVE people NOT taking perfectly legal deductions and using perfectly legal strategies to reduce their taxes because they are plain afraid to use them!

Most people are scared to death of the IRS and what it can do to wreck their lives, and in spite of probably knowing better...allow the IRS's fear game stop them from taking totally legal steps!

People are simply not taking advantage of their legal rights to all tax savings methods and deductions that are available to them by the law.

You see, we pay tax upon tax upon tax in this country. We pay sales tax, we pay entertainment taxes, excise taxes, gasoline taxes, property taxes, rental car taxes, hotel taxes, telephone taxes, and we even pay taxes on tax refunds!!! If we didn't know better, we could be under the ownership of King George III!

What recourse do you have from all this?

You can do what is your legal right (and in our opinion your duty) to legally reduce your taxes by what ever legal and ethical means you have at your disposal!

Your best way to do that is to make an appointment with us NOW, so we can begin tax planning for 2009 and get your taxes as low as the law allows! We know that a tax cut may have been passed by the time you read this, but it, and any other changes to the tax laws MUST be paid attention to closely!

We HATE seeing you pay even one penny more than you have to!

It gives us great pleasure in seeing you save hundreds...or even thousands of dollars in taxes below what you would have otherwise paid!

Don't wait. And above all...don't be intimidated into thinking you don't deserve to take advantage of the laws of this country. They are the laws, and as such, can be used by any citizen to reduce your taxes.

Don't be afraid of the IRS if you're following the laws.

They can't do anything to you unless you cheat or make mistakes. We know you're not going to cheat, and working together with your tax advisor, we'll do our best to help make sure you don't make mistakes!

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 legal dollar we can 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!

FINANCIAL TIP OF THE MONTH...

How To Tap Into An IRA At Age 55 Without Penalty...

If you want to retire early, but don't want to pay the 10 percent early withdrawal penalty on your IRA, here's how to do it.

You can apply for 72(t) distributions to avoid the penalty. Under that plan, you agree to make equal periodic withdrawals for five years or until you reach age 59 1/2, whichever comes later.

If your retirement savings are in a 401(k), you would have to roll them over into an IRA in order to take advantage of the 72(t) options.

There are three methods for calculating the monthly distribution amounts that are approved by the Internal Revenue Service. We can help you determine which plan to choose. Annual payments are set up for a 29.6 year life expectancy for 55-year-olds.

Here's an example of the withdrawal for a 55-year-old who has \$250,000 in an IRA and wants to



set up a 72(t). Under the Minimum Distribution Method, the monthly check would be about \$703, which would be the least you could take. Under the Amortization and Annuitization Methods, it would be about \$500 to \$600 a month more than that.

Distribution amounts also vary according to the interest rate used in the calculations, which was 4.3 percent in this example.

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!

“Three grand essentials
to happiness in this life are
something to do, something to
love, and something to hope for.”
~ Jose Addison ~

STORY OF THE MONTH!

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

A Serious Fall

Art and Ruth were referred to us by their daughter and her husband. Art had been a supervisor with the telephone company for thirty years, and Ruth had worked as a medical secretary at a nearby hospital. Last year, they both took an early retirement at age sixty-two.

Art had done all their financial planning in the past, and they were both very good savers. They had a very healthy nest egg and lots of plans for an active retirement.

Their dream had always been to buy a big motor home and travel across the country. So when they retired last year, that's exactly what they did. After so many years of being careful about every dime...they were ready to live their dream. Their goal for the first year was to visit as many National Parks as they could.

It was wonderful! They crisscrossed the country and made so many new friends they couldn't believe it. Their money was holding out pretty well although the higher cost of fuel forced them to slow down on their travel a little.

Because of this they were able to spend more time in each place they visited. They took up hiking as a hobby. They couldn't have been prouder of themselves. Because of smart saving and planning they were able to do what few other retirees were. And on top of that, they were getting in great physical shape.

One day while they were out on a trail, Ruth slipped on some loose rocks. It was a pretty nasty fall but she was able to make it back to their motor home. Not long after she made it back she realized that this was much worse than she thought. Art wanted to drive her to the hospital, but they both soon realized this could be really serious and called for emergency medical help.

By the time Ruth got to the hospital she had no feeling left in her legs. After a couple days and many tests, she was diagnosed with several damaged discs in her back. She would need surgery and several months rehab; but would eventually be able to walk again.

Ruth and Art were stunned. They were both grateful that Ruth would someday be back to normal. But, they were crushed that in one afternoon their dreams of a lifetime were dashed.

They both flew back home and arranged to have their motor home driven back by one of their grandsons. Ruth immediately had surgery on her back. Unfortunately it was the first of three surgeries that she would need to have over a year and a half. She was also put through a very painful rehabilitation, and had to spend some time in a nursing home. (Yes, nursing homes are not just for elderly folks.) They were both shocked at how much the nursing home cost. Very shocked.

The bottom line. Art and Ruth's savings were being eaten into by many of the large medical bills that they hadn't been prepared for.

That's when they came in to see us.

Art explained the situation. Their biggest problem was that since they retired before they turned sixty-five, they were not eligible for Medicare. They had opted for Art's insurance through the Cobra plan but they didn't really read the plan carefully, and chose one of the lower cost options. They thought this medical plan was pretty good. But, unfortunately, it had many holes in it that caused the couple to spend a giant part of their life savings to pay for all the uncovered medical costs and nursing home.

We explained to them that we would need to look at their entire financial picture in order to give them accurate advice.

Here's what we found:

Their home's value is around \$190,000 which was completely paid off before they retired. Their motor home was valued at \$50,000 although they would never get that on a re-sale. Art had \$176,000 in a 401(K) plan at work, most of it invested in company stock and bond funds. (It is now worth less than half of that, thanks to the market crash of 2008-2009.) Ruth had an IRA worth \$68,000 invested in CDs, equity funds and municipal bonds. They were paying about \$250 a month for their health insurance coverage through Cobra.

Now, after Ruth's accident, they had gone through most of their liquid assets, and had to sell off some of their IRA, causing even more expense in the way of income taxes. Plus, they still had over \$25,000 in unpaid bills from doctors, hospitals, etc.

After reviewing their situation, this is what we were able to do for them.

The first thing we did was get them a better insurance policy. The premiums were high but it was only for a short time until they qualified for Medicare, and it was a lot cheaper than paying for so much medical care out of their own pocket.

We suggested that they consider selling their house, and getting a smaller home so they would have enough to pay off their debts. We showed them how to invest Art's 401(K) into a much more diversified (and safer) base of assets.

We showed them how to set up their taxes correctly so they would get maximum tax advantages they were eligible for due to Ruth's medical care. This saved them thousands of dollars right there. Ruth's IRA was pretty well diversified, but we set up a plan where her portfolio would be laddered and be much safer in light of today's scary economy.

After all is said and done, they have their lifestyle almost back to normal, and are going on the road again.

If they had kept going the way they were going, they would have run out of money in a few years for sure. However, through the planning

we helped them with, we found a path that let them recover from the huge financial blow, and be basically as good as new.

Planning is the true miracle worker of the 21st Century!

While your situation might not be the same as Art and Ruth'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!

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.) Electric car recharging stations will soon appear - Imagine you're driving to work or to the supermarket. Instead of stopping the car to buy gas, you pull over for a quick charge of electricity. In some minds, this scenario is in our distant future. But places such as the San Francisco Bay area, Denmark, Israel and Australia are working with Better Place, a Palo Alto, California-based company to build those electric car recharging stations right now.

The entire island of Hawaii is setting a goal of having recharging stations open for mass use by 2011 with the expectation of 50,000 to 100,000 such stations in place by 2012. Governor Linda Lingle says the program would help Hawaii meet its goal of slashing fossil fuel use 70 percent by 2030. The entire Island is cooperating. Robbie Alm, Hawaiian Electric executive vice president says, "Hawaiian Electric is proud to be the first utility in the United States to sign an agreement with Better Place. It is clear that to reach the very progressive goals of the Hawaii Clean Energy Initiative, it will take changes, not just in the way we make and use electricity, but in the way we move around our islands."

Better Place says their Electric Recharge Grid refers to an infrastructure they can implement on regional and countrywide scales. Electric car owners are linked into a network of charge spots



"What's the text abbreviation for 'yippee yippee yo, yippee yay, yippee yo kai aye?'"

and exchange stations. Better Place says that when traveling a long distance, the driver will be able to charge batteries in less time than it takes to fill a tank with gasoline.

Car manufacturers are also coming on board. The Nissan Motor Co.-Renault SA auto alliance has agreed to make electric cars that would be recharged at the stations. Other car manufacturers, including Chrysler, Ford and General Motors, are exploring the program.

2.) Beautiful bamboo spreads relentlessly in yards - You could be tempted to plant a stand of bamboo between your yard and a neighbor. It grows fast, is environmentally friendly and would give you privacy. Be careful. Clumping Bamboo is not invasive, but Running Bamboo spreads relentlessly. Its roots are extremely hard, and it is oblivious to herbicides like Roundup. You can shoot it, dig it, poison it, or plow it with a bulldozer, but you may never be able to get rid of it. And it can spread to the neighbors' yards. Running Bamboo is beautiful, so people plant it anyway. At Bamboo Gardener in Seattle, they recommend encasing the planting area with high-density polyethylene sheeting sunk 2 1/2 feet into the ground. It must be 80mm, about half an inch thick, so bamboo can't pierce it. Horticulturists at the University of Maryland say the applying of weed killer at precise times can kill bamboo, but their advice is not to plant it. One person at the university claims that if you cut it down close to the ground, let it grow back up and cut it down again three times, it might not come back.

3.) Baltimore has WiMax 4G - Baltimore is the first city to go live with WiMax (Worldwide Interoperability Microwave Access). The technology can turn whole cities into one big hot spot. The network, designed for laptop users, has speeds of 10 megabits or better. It could replace DSL or cable modem service in a home or office. WiMax is provided by Sprint in cooperation with Clearwire of Seattle.

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!

Pizza Taste, Hold The Carbs...

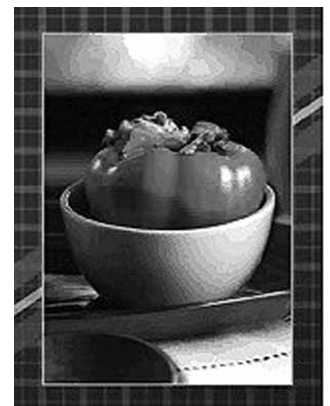
Often, ideas drawn from more than one culture can make for an interesting dish. This recipe is a

European marriage of the Sicilian pizza and the Hungarian stuffed pepper. It uses the ingredients normally found on your favorite pizza but stuffed into a bell pepper. Among those nations boasting ethnic recipes for stuffed peppers are Hungary, Germany, Russian Siberia, and Macedonia, while Sicily has claimed the origin of the pizza pie. You can combine them for unique taste and a healthy new food genre. The usual Northern European concoctions contain ingredients such as ground beef, tomatoes, rice and, of course, paprika. Macedonian and Middle Eastern varieties mix rice with ingredients like olives and feta cheese. This recipe combines traditional pizza ingredients in a shell of a colorful bell pepper without adding the calories and carbohydrates in the traditional homemade, frozen or delivered pizzas. Kids love it, but if you don't like the taste of green bell peppers, chow down on the hot and delicious stuffing.

Crustless Pizza

- 4 green bell peppers (or red for a sweeter taste and festive color)
- 1 4-ounce package pepperoni slices
- 1 medium tomato, diced
- 4 medium button mushrooms sliced
- 1/2 cup of diced yellow onions
- 1/2 cup diced black olives
- 8-ounce package of Mozzarella cheese
- 2 teaspoons of olive or canola oil
- 1 teaspoon of pizza spice

Cut the top off of each pepper and remove the seeds and white interior ribs. In a large bowl, thoroughly mix all other ingredients, with the exception of the oil. Stuff the mixture into the peppers and drizzle 1/2 teaspoon oil over the top of each. A small portion of cheese may also be saved to sprinkle on the top of the pepper. Bake at 350 degrees in a pre-heated oven until the cheese is melted and the outsides of the peppers start to wrinkle. Serves four.



MARCH 2009 CLIENT QUIZ

Q. 5. What is tax freedom day?

- A) A day free from sales tax
- B) When you've earned enough to pay all taxes for the year
- C) National day to protest high taxes

Here's The February 2009 Quiz Question And Answer!

Q. A Reverse Mortgage is:

- a. A rising debt loan.
- b. Only available to people 62 years or older.
- c. Generally not tied to income.
- d. All of the above.

A. (d) All of the above. Reverse mortgages allow consumers over age 62 to convert the equity in their homes to cash while retaining ownership. With a reverse mortgage, you receive money from the lender and generally don't have to pay it back for as long as you live in your home. In return, the lender holds some, if not all, of your home's equity. Never enter into a reverse mortgage without getting objective advice BEFORE taking any action! We would be glad to help you any way we can.

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