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"Optimism is essential to achievement and it is also the foundation of courage and of true progress." ~ Nicholas Murray ~

THE STIMULUS PACKAGE AND YOU...

The \$787 billion stimulus package, signed by President Obama, includes tax benefits and spending increases that will directly benefit many Americans. Possibly you!



Let's review some of the highlights of the package.

Reduction in income tax: The IRS is updating withholding tables to incorporate the Making Work Pay tax credit of \$400 for singles and \$800 for couples.

When employers receive the new tables, the changes will be made.

First time homebuyer tax credit: Singles with income of up to \$75,000 and couples earning up to \$150,000 who buy their first home (or who haven't owned a home in the last three years) can claim a tax credit of up to \$8,000, or \$4,000 for singles,

of any new car, light truck, recreational vehicle or motorcycle priced at up to \$49,500.

This is also an "above the line" tax credit.

New car tax credit in 2010 and 2011: Taxpayers can claim a tax credit of up to \$2,500 for the purchase of a plug-in hybrid until manufacturers sell more than 200,000 of them. The credit starts at \$417.

One-time check for Social Security, Supplemental Security Income, railroad retirement benefits and veterans disability compensation: \$250 checks are scheduled to be mailed in June 2009.

Unemployment benefits: Beginning on March 2, unemployment benefits increased by \$25. For 2009, the stimulus plan exempts the first \$2,400 of unemployment benefits from federal income taxes.



Job training funds: The stimulus increases money states get for job training. To find a local job training program, visit www.servicelocator.org.

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which does not have to be paid back.

Note - The home must be bought between January 1 and December 1 (not December 31) of 2009.

By the way, this is an "above the line" tax credit, which means you don't have to itemize taxes to get it.

New car tax credit in 2009: Individual taxpayers who earn up to \$125,000 in 2009 (\$250,000 for couples) will be able to deduct state taxes, local sales taxes and excise taxes paid for the purchase

In This Issue

Feature Article

..... Page 1
The Stimulus Package
And You

Financial Tip of the Month..... Page 2

Be Aware Of Predatory
Lending

Did You Know?

..... Page 2
1.) Hotels and tour
companies are offering

two-day to four-day
vacations
2.) Trees are the new
must-haves for American
cities
3.) Sweeten your life with
a taste of stevia

Health Tip of the Month..... Page 3

Mindful Meditation: Five
Minutes To Better Health

COBRA assistance: Those who lost jobs between September 1, 2008 and February 17, 2009 will have government assistance to pay for

“Plans are only good intentions unless they immediately degenerate into hard work.”
~ Peter Drucker ~

65 percent of COBRA healthcare coverage.

Pell Grants: The recovery bill increases the maximum Pell Grant, funds for low-income undergraduates and certain post-graduate college students, by \$500 for two years starting July 1. Maximum grant for 2009 will be \$5,350. It will be \$5,500 in 2010.

Higher education tax credit: The new \$2,500 annual tax credit can be claimed on tax returns filed in 2010 and 2011.

529 plans and computer expense: Money withdrawn from a 529 college savings plan is taxable if not used for a qualifying expense. Under the stimulus plan, computer-related expenses are allowable.

There’s a lot here, and we’re getting up to speed, so we can help you decide what you should be doing in the context of your financial planning for 2009 and beyond!

The ONLY answer is to sit down, and do a review of YOUR entire financial picture, especially in light of the new Economic Stimulus Plan!

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!

FINANCIAL TIP OF THE MONTH...

Be Aware Of Predatory Lending...

Please be aware that there is still a lot of predatory lending going on in the marketplace, even though the topic has been on the front page of the news for months.

What is predatory lending? Well, it’s the practice of charging excessive fees for loans, particularly mortgages, and/or putting people into loans that are against the consumer’s financial interests. These bad practices are usually accompanied by false claims, misleading advertising, targeting vulnerable consumers, and generally using too aggressive and harmful methods.

According to Brenda Procter, MU and Robert Weagley, PhD, CFP®, here are some signs you may be involved with predatory lending:

- The deal sounds too good to be true.
- The lender pressures you to make a decision immediately.
- The lender ignores or doesn’t answer your questions.
- You are approved for a loan that is more than you need or requested.
- There are fees you were not told about, or they put “add-ons” into the paperwork like credit insurance.
- There is a prepayment clause.
- The interest rate seems excessive.
- The lender asks you to sign blank papers to be filled in later.
- The lender tells you its OK to lie or falsify information you disclose on the application.
- You get pressured to refinance very soon after closing on a loan.
- You are asked for upfront fees before applying for the loan.
- Other requests or terms that don’t make sense or are difficult to understand.

If you’re applying for any kind of loan, PLEASE let us take a look at it BEFORE you sign or agree to anything. We can be objective and help you look at the proposed loan in the context of your entire financial situation!

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!



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.) Hotels and tour companies are offering two-day to four-day vacations

- Travelers want to spend less but still see it all and tour companies are responding. Remote Lands offers a three-night China tour in July where people will see a solar eclipse on Mount Emei, followed by visits to a Giant Buddha statue, an embroidery workshop, an opera, and meetings with families, students and baby pandas. Seventy-two hours after arriving, the group will be on its way home. Shorter trips attract customers who otherwise might not be traveling at all. Tour operators say their bookings are down 20 percent and hotel occupancy has also suffered. Though the recession has influenced the length of stays, Americans have been shrinking their vacations for decades, down to 3.3 nights on average, according to the U.S. Travel Association. Toronto-based Goway Travel offers four nights in Tahiti for \$1,359, which includes round-trip airfare from Los Angeles. The Mayflower Inn & Spa in Washington, Conn., used to require a stay of at least four nights. Now guests can stay one night and buy whatever spa treatments and meals they want.



2.) Trees are the new must-haves for American cities

- Cities are stepping up tree plantings in hopes of improving air quality, reducing energy consumption and easing storm water flows. A four-man team of scientists at the University of Vermont is helping urban planners and foresters to gauge the existing tree canopy in the cities and to set realistic goals for increasing it. Generally speaking, the tree canopy refers to the part of a city that is shaded by trees. In the past, calculating it was an inexact and difficult task. The UMV scientists, working with researchers from the U.S. Forest Service, now use computer programs and their expertise to combine satellite images with aerial photos and tax maps to determine tree canopy size and break it down by parcel. The group consulted on Baltimore's ecosystem in 2002, and their work helped New York City establish the goal for a 1 million tree initiative that started last fall. They will plant that many trees over 23 years. Trees cool things and remove particles from the air. They have been linked with controlling storm water flows, which are a big problem for cities.

3.) Sweeten your life with a taste of stevia

- Soft drink and cookie makers are telling the world that some of their low-calorie products are

sweetened with something new: stevia. It's 10 times sweeter than sucrose. Did you know that the plant stevia rebaudiana can be grown in your own garden? Starter plants can be found at nurseries, many garden centers and for sale on the Internet. (Seeds can be tricky to germinate.) Once started, it will grow in any yard or on any balcony in states from Florida to Canada. Just don't overwater it or plant it in a soggy area. It does have shallow roots, so a layer of mulch will help to keep it moist. Most organic fertilizers will work well. Grasshoppers and most other insects pass it by. Harvesting should be delayed as long as possible. The coolness of autumn

temperatures intensifies the herb's sweetness. When harvesting, strip the leaves off of the plant. You may also want to clip the ends of the stems to add to your collection. To preserve the leaves, you need to go through a drying process. It is fairly easy. Put them on a screen or net and place it outside on a warm day for about 12 hours. You can also cut down the whole plant and hang it upside down in a warm dry place. Plants should dry in four to 10 days. Crush the dried leaves to release the sweetening power. To use your leaves fresh, the flavor must be extracted by heat. Just drop one leaf into your tea or coffee and let it steep for five minutes. If you want to use the leaves to sweeten your baking or any other food, drop a leaf in hot water. Then condense that hot water to use in your cooking.

HEALTH TIP OF THE MONTH...

Mindful Meditation: Five Minutes To Better Health

"Mindfulness meditation" is the act of paying close attention to your thoughts, feelings, actions and body sensations in an objective, nonattached way.

Pain: Doctors at the University of Wisconsin say it is a proven pain reliever because pain has emotional and cognitive aspects. When you recognize pain with kind, nonjudgmental attention, special areas of the brain produce fewer signals that are interpreted as pain.

Just five minutes of mindfulness meditation can be helpful.



Anxiety and depression: It decreases anxiety by 44 percent and symptoms of depression by 34 percent, say doctors at the University of Wisconsin. Subjects who took an 8-week mindfulness-based stress reduction (MBSR) program had more brain chemicals associated with a happy, calm state after taking the course. The mediators also had higher immunity scores.

Stress: Doctors quoted in Prevention say mindful walking is a successful stress reliever. Pick a quiet place in your home and walk slowly back and forth or in circles. Look ahead and focus on how one foot makes contact with the ground, your weight shifts, and the other foot lifts and moves forward.

Keep your mind on your feet. If your mind wanders, gently bring it back. A 10-minute session is recommended.

To find a course in mindfulness-based stress reduction in your area, visit www.umassmed.edu/cfm/mbsr/. MBSR is technically defined as a common form of complementary medicine addressing both physical health and emotional wellbeing.

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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