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“As heat conserved is transmitted into energy, even so our controlled anger can be transmitted into a power. ~Mahatma Gandhi

Speaking of Safety – Protecting Tweens, Teens...

Parents want to protect their kids from injuries, including those that are fatal. They have their work cut out for them, says Alan Korn, director of Safe Kids USA. Areas of concern:

- Back-seat rides: Kids up to age 13 should ride in the back seat, because front-seat air bags could seriously injure them.
Booster seats: Young children and those up to age 10 who are small in stature should ride in booster seats, even though they object. Don't give in. Let them know what physical milestones they must achieve in order to move from a car seat to a booster seat to an adult seat belt.
Bike helmets: Start early. Give them helmets to wear from the first time they are on a two-wheeler, including little-kids' plastic bikes. Always be firm about helmet use in order to prevent a fatal head injury. Alan Korn says it's normal for tweens and teens to underestimate danger and balk at rules. Parents must initiate safety rules early in a child's life and stick to them as they become tweens and teens.
Seat belts: This requirement covers kids and adults of all ages, whether they are riding or driving. Provide a good example by buckling up. It can be a challenge to enforce the seat belt rule with kids riding in the back seat of a car, but parents should check on them during any excursion. The seat belt habit should be firmly ingrained by the time kids become drivers.

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“YEAH, WHO WANTS SOCIALIZED HEALTH CARE?”

You've been hearing lots of talk about health care in America these days.

National Preparedness Month



It's the number one item on Capital Hill these days. You can't turn on the radio or TV or read a newspaper/magazine without more talk about "reforming health care".

As you probably know, President Obama has proposed sweeping reforms to our national health care system, which have been met with enthusiasm from some corners...and with contempt by others.

We're sure you've heard about some politicians and citizens who have praised Obama's proposals...and others who have vilified his ideas and him.

Regardless of which side you agree with, or if you don't agree with any of this...it certainly is big news...and does have a major impact on your future!

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In the US, health care represents a HUGE percentage of our country's Gross Domestic Product, GDP, which is the total output of all products and services – basically, the size of our economy. Back in 1970, the US and Canada had the same expenditures on health care in terms of a percentage of GDP: 7%. Now, in Canada, they spend 9% of their GDP on health care... we spend an insane 17.6% of our GDP!

In fact, the U.S. health system spends a higher portion of its GDP than any other country...but ranks just 37th out of 191 countries according to its performance. The United Kingdom, which spends just six percent of GDP on health services, ranks 18th. Countries like France and Italy top the list of effective health care systems.

In addition to our system being so poor in terms of effectiveness, many researchers project if we don't take major steps to reform the way health care is delivered and paid for...it will bankrupt our nation for sure. We mean, really bankrupt the country, and not just have it on debt overload like we do now.

Actually, we think that most people understand that the combined future, and unfunded, obligations of Medicare, Medicaid and all the other aspects of health care will put us in the financial grave.

It's what to do about it that seems to cause such emotional reactions.

We've seen people on TV and youtube.com yelling and crying at town hall meetings where Congress persons are holding a public forum on how people feel, and what they want to do about the commonly acknowledged problem.

We've actually asked a bunch of people what they think about all this health care reform stuff. No matter how they answer, when we press them to explain specific items of the proposals they like or don't...not one person we've talked to can name more than one or two items at most. Most can't even delineate a single specific item.

We're not being critical of anyone because they don't know the specifics of this very complicated issue. It's almost impossible to understand the complexities and nuances of how our health care system works, or in many cases, doesn't work.

So what does this mean to you? Well, the only thing we really care about is YOU and YOUR family.

We want to help you plan your finances, including your health care costs and health insurance. Planning is the best way to make sure YOUR family is best protected, regardless what the geniuses in Congress do...or don't do.

The time for setting up your financial life is NOW! So, if we haven't heard from you lately, you can be sure you will be.

Give us a call and come in for your annual review. Don't delay! Take action TODAY! While this is fresh on your mind. Give us a call to schedule your appointment to review your plan. We'll sit down with you and make sure you feel secure about your future no matter what happens.

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...

Fake Winnings, Dead Debts, False Bills – How To Recognize Scams...



"Bluetooth."

A few days after the funeral, a "collection agency" calls and says your deceased mother or dad owed \$500 and it's up to you to pay the bill.

This scam takes advantage of people who are still in grief. Elderly people are often targeted. When threatened with legal action, they may rush to settle. Another goal of the con artist is to obtain bank account and Social Security numbers.

Unless you are a cosigner, you are not responsible for the deceased's debt and you should not pay, whether or not it's a legitimate bill.

Police say con artists are ramping up their old false winnings game. In difficult times, people are eager to win at something. Some will send thousands of dollars to "pay taxes in advance" to receive lottery winnings. After getting the money, the con man disappears.

One type of improper "bill collection" may be initiated by legitimate companies. It involves accounts that are settled for one reason or another. But five or six years later, the company

sells a list of old debts to a collection agency for pennies on the dollar.

In one case, a cardholder's brother asked to borrow his card so he could use it "just to check into a hotel." The brother charged \$3,000, moved to another city and couldn't be found. The card company settled for \$1,500.

Six years later, a collection agency came after the former cardholder for the balance. In spite of the threats, he insisted the account was settled. He never heard from the collector again.

Other cases involve smaller amounts of money. A collector called to say a woman owed \$55 in bank charges on an account that had been closed for several years. He said he could ruin her credit by reporting that she had a bounced check and never paid for it, which wasn't true.

Though some people would be bullied into sending money, this woman was not. The AARP Foundation offers advice about fraud. Call 1-800-646-2283 for information.

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!

"I'm a light eater. As soon as it's light, I start to eat." ~ Art Donovan, retired pro football player ~

5'8" frame very nicely. He was a slim and trim type of guy. Rebecca was and is a flight attendant and has always had her weight in proportion to her height.

When Rebecca was pregnant with their first child, she gained 28 pounds which she dropped within six months, while Jack blew up to 185. (He said he was eating for Rebecca on the sympathy plan.) By the time their youngest daughter hit high school age, Jack had been as high as 325, and hadn't

been able to get the weight down much, or keep it down when he did.

Rebecca had been patient, although his huge size really bothered her. In her opinion, he didn't do anything to try and get some of the weight off. And when he did lose 20-30 pounds, he wasn't able to keep it off. Which Rebecca felt was a lack of concern for her, and a statement that eating meant more to him than their marriage did.

Now don't get us wrong. Rebecca isn't some sort of real witch or anything. For years, she tried to get him to understand that his weight was a health hazard for him and a turn off for her. One day she told him that as hard as she tried to look past his size, that she lost her spark for him, and didn't think she could ever get it back.

She then announced that since Heather was in high school, she was leaving and wanted a divorce.

Jack was devastated. He knew Rebecca had complained about his weight problem, but never realized that she was so serious about how much she didn't like it. He knew they didn't have any romance or love life any more, but he attributed that to being married for so long, not to his weight.

He begged her to stay, and said he'd been a fool for taking so much risk with his physical health and their romantic health. He promised her that this time he'd do it. That he'd lose the weight, and he'd keep it off. He assured her he'd go to see a doctor and even a psychiatrist if necessary to help find out why he ate so much and had so little will power. He promised, begged and pleaded for her to stay.

She told him it was over, and moved out the next day. She gave him the name of her lawyer, and said she wanted him to stay in the house to be there for Heather, and that joint custody would be fine with her.

STORY OF THE MONTH!

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

"He Shrank To Half His Size!"

Here's an unusual story. (Although many of you tell us that all of our case histories are somewhat unusual.) Anyway, Jack's life was a mess when he came in to see us.

His recently become ex-wife, Rebecca, had ended their marriage saying she "couldn't take Jack's looks any more."

See, Jack had just turned 47, and had just broken through 315 pounds, again. When Jack and Rebecca got married 24 years ago, he weighed 149 pounds, which matched up with his

Jack sank into a deep depression. Rebecca was the only woman he'd ever loved. In fact, she was his first girlfriend when they met in college.

He had no idea where she went, but it turned out that he was really depressed when he did find out. She had moved in with a pilot who had also recently gotten a divorce. Jack really sank after that bit of news.

After the divorce proceedings were over, he was barely able to keep afloat. His weight went up to a dangerous 355. His performance at work deteriorated big time, and he got fired. He then stopped paying bills on time, let different insurance lapse, and so on. He basically fell apart. Heather was the only thing that kept him going at all.

In fact, Heather was instrumental in forcing Jack to go see a doctor. It took a while, but with the help of the doctor and medication, Jack was able to get things together. He was able to deal with his sadness and put it past him. He also realized his eating problem was tied to a poor self image, and was able to get on a real program to knock the weight off. In only 17 months, he had lost 190 pounds! He was so proud of himself, and his ability to overcome his perceived inabilities!

Well, that's when he came in to see us. Heather's aunt is our client, and referred Jack in to see us. His financial situation was a mess. He had horrible credit, little money except for his retirement plan distribution when he got fired, which had dropped over 46% since the financial crisis of 2008. He had no life insurance, totally wrong auto and homeowner's coverage (which were way too expensive and were missing the most important, yet overlooked coverage everyone must have, but less than 10% do) and so on.

We had a huge job in front of us, but not a huge man!

Jack was very excited about getting his financial act together, and we prepared a plan that got him back on the right road. We showed him how to properly take care of his retirement distribution in light of the incredible market volatility we now have in the bailout era, how to save more than \$375 per month in taxes from his new job, fixed his insurance disaster by getting him the right amount of coverage for the lowest price anywhere with a top end company and changing his auto and home owner coverages to the right levels, saving him another \$87 a month, (which paid for ALL his life insurance and then some!) And we helped him set up an educational fund for Heather.

We recently bumped into Jack at lunch, and he told us how well his plan was being followed and how it had literally turned his life around.

We told him that we were glad to help but that he was the one that was turning his life around. He agreed and said when he saw he could lose the weight, he realized that all his past problems were caused by his own lack of self esteem, and were allowed to go on by making excuses instead of making things happen.

Jack added that he had run into Rebecca and her new husband in the same restaurant a week before, and that she didn't know who he was at first. She was speechless. All through the meal, he saw her looking over at him, turning away when she saw, that he saw her staring.

He said, "It felt great. I still miss her and all, but it's time to move on. With you guys helping me mind my money situation, I'll take care of the rest!"

So, what's the moral of the story? Same as always. Proper planning is for everyone. YOU have to take control by planning and knowing your options! Don't forget no matter what your situation is now, or what it turns into, we can help!

While your situation might not be the same as Jack'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.) You Really Could Learn How To Be Lucky In Life... If it seems like other people get more lucky breaks than you do, it's time to figure out why. Some clues:

- They have that can-do attitude and feel they can grab onto an opportunity when it comes their way. They expect to be winners.



- Lucky people enjoy talking to strangers. They smile and say “hello.” Other people’s stories can be enlightening and may result in friendship or beneficial contacts, says Keith Ferrazzi in his book *Never Eat Alone*.
- Notice that they keep their options open instead of having a single-minded devotion to one goal. They, and you, have more options than you think.
- The lucky ones build strong relationships at work that help to bring them success. Their social network outside work is a source of information and of support in difficult times.
- Getting more luck involves saying “yes” when you’d rather say “no.” Say yes to serving on committees, running for office or working for charities.
- Always do your best work even if you think the task is unimportant. You’ll get a reputation as the go-to person.
- Practice “counter-factual” thinking. The degree to which you think something is fortunate or not is the degree to which you will generate alternatives. The unlucky person is distraught over having a car accident, for example. The lucky person is thankful that he wasn’t killed, and makes friends with the other driver and people at the scene of the accident.
- Taking calculated risks can increase your good luck. Lucky people always want something new. They try new things, go to new places or take on work outside of their comfort zone.
- Enjoy yourself and have a balanced life. Maintain good relationships, explore a satisfying hobby and make physical fitness a priority.

Try to do most of these things and continue to help others. Good luck will come to you.

2.) Program Saves 40 Percent On The Cost Of A Student Loan...

Before this year, college students didn’t have to make a payment on Sallie Mae education loans until after they graduated. The problem with that arrangement is that the loan balance didn’t stand still. The amount owed was increased by interest charges added to the balance each month.



Under that arrangement, a \$17,000 loan plus interest made in the first two years of

college would have been repaid over 15 years after graduation at \$250 a month. The total cost would be about \$45,000. Now, Sallie Mae, the nation’s largest private student lender, has changed its program. The student must pay the interest while still in school. The borrower would pay \$40 a month in the first semester of the freshman year. By the second semester of the sophomore year, the interest payment on the entire \$17,000 loan would be \$160 a month. Once out of school, the student would owe only \$17,000. It would be paid off over the next six years at \$328 a month. The total cost of the loan under the new terms would be \$28,000 rather than \$45,000 under the previous plan. Some authorities worry that the additional cost to parents, who would probably make the interest payments, would put the loan out of reach for some families.

3.) Money Wise – More Debit Card Purchases... Visa recently reported that its branded debit cards are being used more than its credit cards. Apparently, more customers want to pay as they go.

The trend also reflects the continuing growth in the use of plastic by American consumers. In 2003, combined credit and debit card purchases surpassed the amount consumers paid by cash or check. That’s still true but more than half of purchases now are by debit card. Another factor in debit card use: Card companies are making it more expensive to charge purchases and lowering credit limits on credit card users. At MasterCard, debit card use rose by 13 percent last year, while credit card use declined by 2.2 percent. Retailers like the trend because debit card purchases cost them less to process than credit cards.

HEALTH TIP OF THE MONTH...

Excercise Helps Your Heart – Even if You Don’t Lose Weight

Maybe you’ve been exercising some and pretty regularly, but the bathroom scale hasn’t budged and your middle is still about the same size. You have probably made an improvement in your cardiovascular health, and that could be even more important than your pants size.

Researchers at Harvard University and Brigham and Women’s Hospital report that a moderate amount of exercise is associated with as much as a 41 percent reduction in cardiovascular risk. While their study was done

entirely on women, men can assume they have a similar benefit. In various study subjects, Body Mass Index changes accounted for just 10 percent of the reduction. Blood biomarker improvements accounted for about one-third of the risk reduction, and blood pressure changes were accountable for 27 percent of the improvements. Reduced cholesterol accounts for a 20 percent improvement.



The benefits of regular moderate exercise outweigh what the scale will tell you. The researchers found that the more study subjects exercised, the greater their cardiovascular health improved. The surprise was that cardiovascular risk dropped by 27 percent for those whose activity burned just 200 to 599 calories per week. The risk was reduced by 32 percent for those who burned 600 to 1,499 calories per week, and 41 percent for those who worked off 1,500 calories a week.

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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SEPTEMBER 2009 QUIZ!

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