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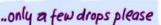
Lifelock Identity Theft Protection

Famous Quotes

"To become financially independent you must turn part of your income into capital; turn capital into enterprise; turn enterprise into profit; turn profit into investment; and turn investment into financial independence."

--Jim Rohn

"Every day I get up and look through the Forbes list of the richest people in America. If I'm not there, I go to work." --Robert Orben





The Senior Focus Newsletter



March 2009

Legacy Consultants All Stars
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& Jim Mundell.
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14 Failed Banks By President's Day

From Florida to Washington the country quickly added to the 25 banks that failed last year with 14 new banks entering the tomb by mid February.

California had 3 failed banks, Florida, Illinois and Oregon had 2 each, and another half dozen states had singles. By all appearances we are no where close to being done with bank failures.

In these 14 bank failures all insured deposits were immediately available after FDIC action, and in all but two all uninsured deposits were immediately available as well. Whether uninsured deposits are fully paid out is a crap shoot, because it largely depends on how nice the acquiring bank feels – and there usually is an acquiring bank. Unlucky uninsured depositors may not get all their money back, and it can take years to get back even what was insured.

We Now Offer Inexpensive Options for Prepaid Funerals

b		Benefits paid directly to any funeral home	from probate	from lawsuits & creditors	Protected from income taxes	frotected from Medicaid spend down	FREE Legacy Safeguard Membership
	CD	No	No	No	No	No	No
9	Savings	No	No	No	No	No	No
-	Annuity	No	Yes	Depends on State	No	No	No
	Traditional Life Insurance	No	Yes	Depends on State	Yes	No	No
	NGL Funeral Trusts	YES	YES	YES	YES	YES*	YES



Bill Thurman is the President of Making The Difference foundation, a non-profit 501(3)(c) organization that he founded 18 years ago. The MTD foundation sponsors a number of events and every year has the blessed opportunity to help families throughout the Miami Valley during the Thanksgiving and Christmas holiday seasons.

This year, the MTD Foundation helped families at Thanksgiving by providing a turkey and meal for 175 families.

At Christmas, the MTD foundation provided 85 families and approximately 250 children with toys and a party with Santa held at the Xenia Senior Citizens Center. At the party, each child receives several gifts and gets to take a picture with Santa after a meal.

7 Reverse Mortgage Myths!

- 1. The bank takes the house or the borrower can lose the house. With a reverse mortgage, the borrower retains title to the home throughout the life of the reverse mortgage
- 2. The home must be paid off or be debt-free to qualify for a reverse mortgage. Reverse mortgages convert home equity into cash. As long as there is sufficient equity in the property, the homeowner may be eligible for a reverse mortgage. In fact, many seniors use a reverse mortgage to pay off an existing mortgage in order to eliminate a required monthly mortgage payment.
- 3. When a reverse mortgage becomes due, the bank sells the home. The borrower is in control of the home and retains title, not the bank or lender
- 4. The borrower could end up owing more than the home is worth. Two of the great safeguards for reverse mortgages are that they are structured so that the borrower or his estate can never owe more than the value of the home upon repayment.
- 5. Reverse mortgage proceeds will impact Social Security and Medicare benefits. A reverse mortgage will generally not affect regular Social Security payments or Medicare benefits.
- 6. Once the proceeds are received, taxes will need to be paid. The cash proceeds from a reverse mortgage are tax free.
- 7. Reverse mortgages are only for seniors in need, or for the 'house rich, cash poor.'

The reverse mortgage is an excellent financial planning tool that has been used by homeowners from all walks of life to enhance their retirement years.

Worried About Identity Theft?

LifeLock® is a leader in proactive identity theft protection. And we back our clients with a \$1 million total service guarantee. All for just \$10 a month or \$110 annually. (Save 10% OFF THE RETAIL COST by using the promo codes Senior (single).

How LifeLock Works:

When you enroll in LifeLock, we place fraud alerts, in your name, with the three major credit bureaus and we update them every 90 days. If anyone attempts to change your address, apply for a new line of credit or otherwise do anything requiring a credit check, the merchant is requested to contact you by phone and verify your identity. We also remove your name from junk mail lists and pre-approved credit card lists, which further protects you from ID thieves.

What Lifelock provides:

Requests credit fraud alerts on your behalf Requests free annual credit reports on your behalf

Reduced junk mail and reduced pre-approved credit card offers

Proactive identity theft protection \$1 million total service guarantee

How to Enroll:

- 1. Simply visit LIFELOCK.COM and click "Enroll Now" or call 800-LIFELOCK (543-3562)
- 2. Use promotional code **Senior** (single) included in your packet in order to save 10% off the retail cost.



Upcoming Seminars in March!

NEW BRUNCH SEMINARS!!!

Golden Corral 1740 Bechtle Ave. Springfield, OH 45504 March 14th 9:00 A.M. Golden Corral 2490 Commons Blvd. Beavercreek, OH 45431 March 21st 9:00 A.M. Golden Corral 6611 Miller Lane Dayton, OH 45414 March 28th 9:00 A.M.

Guarantee your reservations by calling 1-800-358-7152