



The Senior Focus Newsletter



Covered in this issue:

- U.S. Problem Bank List Hits 416, Insurance Fund Falls
- Upcoming Seminars
- Lifelock Identity Theft Protection

Famous Quotes

- “Only a life lived for others is a life worthwhile.”
-Albert Einstein
- “Two things you can’t get back in life: time and people”
-Bill Thurman
- “When I stand before God at the end of my life, I would hope that I would not have a single bit of talent left, and could say, "I used everything you gave me.”
-Erma Bombeck
- “I think everybody should get rich and famous and do everything they ever dreamed of so they can see that it's not the answer.”
-Jim Carrey
- “Budget: a mathematical confirmation of your suspicions.”
-A.A. Latimer
- “To succeed in life, you need three things: a wishbone, a backbone and a funnybone.”
-Reba McEntire

September 2009

Legacy Consultants All Stars
 William Thurman – Lead Consultant
 Scott Blair, Raymond Huff, Alex George,
 & Kevin King.
 836 Distribution Drive
 Beavercreek, OH 45434



U.S. PROBLEM BANK LIST HITS 416, INSURANCE FUND FALLS

WASHINGTON (Reuters)-The number of problem U.S. banks and thrifts on an official watchlist rose sharply to 416 in the second quarter of 2009 from 305 in the prior quarter, as the industry recorded a \$3.7 billion loss.

The Federal Deposit Insurance Corp said on Thursday that the industry swung back to a loss in the second quarter after reporting a \$7.6 billion profit in the first quarter, primarily due to costs associated with rising levels of bad loans and falling asset values. Regulators shuttered 81 banks so far this year, compared with 25 last year, and three in 2007. “We expect the numbers of problem banks and failures will remain elevated, even as the economy begins to recover,” said Sheila Bair, FDIC Chairman. Bill Fitzpatrick, analyst at Capital Management, said he expects the number of problem banks will keep rising. The FDIC reported on Thursday that more than one out of four U.S. banks was unprofitable during the second quarter.

By Karey Wutkowski and Steve Eder

Upcoming Seminars in September!

MCL Cafeteria
 4485 Far Hills Ave.
 Kettering, OH 45429

Tuesday September 1st 5:00 P.M.	Thursday September 3rd 5:00 P.M.
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Guarantee your reservations by calling
1-800-452-1239

Robs Restaurant
 705 Arlington Rd.
 Brookville, OH 45309

Tuesday September 8th 5:00 P.M.	Thursday September 10th 5:00 P.M.
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Guarantee your reservations by calling
1-800-452-1239



Bill Thurman was born and raised in Ohio. He and his wife, Cheryl, have five children. Bill built his wealth preservation practice over the last 20 years. Early in his career, Bill made the decision to specialize in working with seniors. He is a national speaker, conducting workshops and seminars for seniors. His workshops address the special areas of concern faced by those in their "golden years" such as Medicaid planning, reverse mortgages, and not outliving your money. Bill is currently the Lead Consultant for Legacy Consultants, LLC.

Bill enjoys a number of activities and hobbies such as golf, spending time with his family, coaching youth football, and running the non profit foundation he started 18 years ago, The Making a Difference Foundation. He and his wife of 20 years live in Xenia, Ohio.

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.



ETW HOW WE GOT WHERE WE ARE...



Upcoming Seminars in September!

Logans Roadhouse
2819 Centre Dr.
Beavercreek, OH 45324

Tuesday
September 15th
3:00 P.M.

Thursday
September 17th
3:00 P.M.

Guarantee your reservations by calling
1-800-452-1239

Pappadeaux Seafood Kitchen
11975 North West Blvd..
Springdale, OH 45246

Tuesday
September 22nd
4:00 P.M.

Thursday
September 24th
4:00 P.M.

Guarantee your reservations by calling
1-800-452-1239