

**FEBRUARY**

# The Senior Focus Newsletter

## Covered in this issue:

-"Obama Aides Look to Annuities for Help"

-Upcoming Seminars in February

-Lifelock Identity Theft Protection

### Famous Quotes

"Most folks are about as happy as they make up their minds to be."

-Abraham Lincoln

"Our attitude toward life determines life's attitude towards us"

-Earl Nightingale

"To respond is positive, to react is negative."

-Zig Ziglar

"We are what we repeatedly do. Excellence, then, is not an act, but a habit."

-Aristotle

"Our talents are the gift that God gives to us... What we make of our talents is our gift back to God."

-Leo Buscaglia

"Things turn out best for those who make the best of the way things turn out."

-Jack Buck

## February 2010

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



## " Check Before You Check the Dependent Box "

You can reduce the amount of your taxes or increase your tax refunds by claiming an additional personal exemption for each of your dependents. You may also save thousands of dollars by claiming the child tax credit, the child and dependent care tax credit, and the earned income tax credit.

However, the IRS rules for claiming a dependent – child or relative – aren't as easy as picking a name off your family tree. Many possible scenarios make it hard to determine qualified dependents for your tax return. Here are the general tests to help you determine a qualified child dependent. He or she can be a biological, step-, adopted or foster child; a full, half or stepsibling; or a grandchild, nephew or niece – but only if the person lives with you for at least six months and one day of the year.

Only one taxpayer can claim a child as a dependent. If the child is under shared custody, the household where he or she spends the most prescribed time gets the prize. If the child spends equal time between the two parents, the one with the bigger adjusted gross income (AGI) can claim the child as a dependent.

The child dependent must be under age 19 by Dec. 31 of the tax year. If the person is a full-time student for at least five months out of the year, he or she can be a dependent until the age of 24. There is no age limit for dependents who are totally and permanently disabled.

*Upcoming Seminars in January!*



**Our Place Restaurant**  
827 East Market Street  
Washington Court House, OH

**Tuesday**  
**February 2<sup>nd</sup>**  
**6:00 P.M.**

**Thursday**  
**February 4<sup>th</sup>**  
**6:00 P.M.**

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



*Bill Thurman was born and raised in Ohio and has 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. He will be beginning a new practice with Dr. Dzugan on restorative medicine.*

*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.*

## 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**.

### 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:

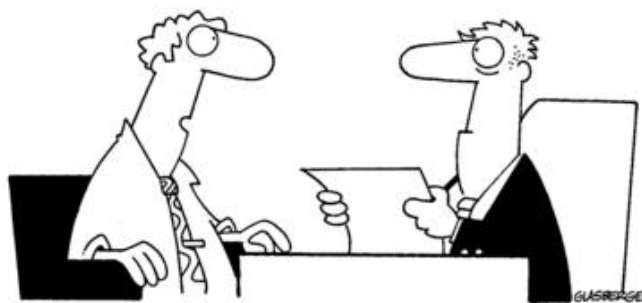
- Requests credit fraud alerts on your behalf
- Requests free annual credit reports on your behalf
- Reduced junk mail and reduced pre-approved credit card offers
- Proactive identity theft protection
- \$1 million total service guarantee

### How to Enroll:

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



### INVESTMENTS AND FINANCIAL PLANNING



**"Explain to me again why enjoying life when I retire is more important than enjoying life now."**

## More Seminars in February!

**Asian Buffet and Grill**  
6999 Miller Lane  
Dayton, OH 45246

**Tuesday**  
**February 16<sup>th</sup>**  
**5:00 P.M.**

**Thursday**  
**February 18<sup>th</sup>**  
**5:00 P.M.**

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