



The Senior Focus Newsletter

Covered in this issue:

- Regulators Close Ga. Bank, 95th US Failure in '09
- Upcoming Seminars in November
- Lifelock Identity Theft Protection

Famous Quotes

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

-Earl Nightingale

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

-Leo Buscaglia

"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

"Barack Obama said today that politics has become too gummed up by money and influence... and then he had to leave to attend a fundraiser."

-Jay Leno

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

-Abraham Lincoln

November 2009

Legacy Consultants All Stars
William Thurman – Lead Consultant
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Regulators close Ga. Bank; 95th US failure in '09

WASHINGTON-Regulators on Friday shut down Atlanta-based Georgian Bank, the 95th U.S. bank to fail this year as loan defaults rise in the worst financial climate in decades.

In coming months, more banks are expected to buckle under the weight of commercial real estate and other loans that go sour. Those failures could imperil the insurance fund for deposits, already at the lowest point in nearly 20 years.

The failure of Georgian Bank is expected to cost the federal deposit insurance fund an estimate \$892 million. The fund has been so diminished by the wave of collapsing banks that some analysts have warned it could sink into the red by year's end.

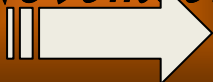
The fund fell 20 percent to \$10.4 billion at the end of June. That's its lowest point since 1992, at the height of the savings-and-loan crisis. The FDIC estimates bank failures will cost the fund around \$70 billion through 2013.

FDIC Chairman Sheila Bair said last week she is "considering all options, including borrowing from Treasury", to replenish the insurance fund. The FDIC is weighing several costly, and never before used, options for shoring up the fund: borrowing billions of dollars from healthy banks, imposing a special fee on the banking industry or tapping the agency's \$500 billion credit line with the Treasury.

Hundreds more banks are expected to fail nationwide in the next few years largely because of souring loans for commercial real estate. The number of banks on the FDIC's confidential "problem list" jumped to 416 at the end of June from 305 last quarter. That's the highest number since June 1994, during the savings-and-loan crisis.

By: Marcy Gordon, AP Business Writer Friday September 25, 2009

Upcoming Seminars in November



Golden Corral Buffet & Grill
5325 Ridge Ave
Cincinnati, OH 45213

Wednesday
November 11th
5:00 P.M.

Thursday
November 12th
5:00 P.M.

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.



More Seminars in November!

Logans Roadhouse
2819 Centre Dr.
Fairborn, OH (Fairfield Commons Blvd.)

Wednesday
November 18th
6:00 P.M.

Thursday
November 19th
6:00 P.M.

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