



Nevada Benefits September Newsletter
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“How About Dumping The IRS??”

It's no secret that we kind of dislike the income tax system disaster we have gotten ourselves into in this best country on earth.

Many people make all kinds of wild claims that the income tax is unconstitutional, illegal, arbitrary, punishing, confiscatory, communist, etc. Unfortunately, whether any of us feel the income tax is legal or never was legal or whatever...it really doesn't matter because the law enforces it...and we gotta' pay the amount they say we do. or else. (But remember that we stress you *are* allowed to pay the lowest amount of income tax you can pay using all the legal loopholes the Congress has given us...and no one is required to pay more than the minimum the law demands!)

Anyway, the nut cases who say the income tax is illegal, and who stop paying and filing end up in jail more often than not. Schemers and con artists who sell plans to “stop paying income taxes and get away with it” are also going to jail for tax fraud. Understand that when we say you should use all the loopholes that are legal to reduce your income taxes...it has NOTHING to do with these tax evasion plots. No. Not ever. We advocate *legal* tax planning and reduction strategies only. Of which there are plenty.

In fact, we find that the vast majority of our new clients were consistently overpaying their income taxes before becoming clients because they weren't taking advantage of the legal income tax reduction methods the government gives us to use.

With all that said, we have been hoping for years that the American people will get sick of the incomprehensible nightmare called the US Income Tax Code. Even the IRS admits to Congress that it cannot understand the complete

tax code, and often applies the rules incorrectly and to the taxpayers' disadvantage!

Over the last few years, hardly any government officials have had the guts to stand up and publicly say the IRS and The Income Tax have to go to be replaced with a fair, simple and revenue neutral tax system. US Rep. Ron Paul (R-Tex) introduced IRS abolition legislation in 1997. In June 1998, the House voted 219-209 in favor of the Tax Code Termination Act, that would have 'ended' the federal income tax by July 4, 2002, but the US Senate never acted on the bill. (Hmmm. Kind of makes you think, doesn't it?)

Now, in a new book, the Speaker of the US House of Representatives, Rep. Dennis Hastert (R-Ill), one of the leaders of the Republican Party, has also made a public case to get rid of the IRS and the income tax! Hastert recommends in his book that the income tax be replaced by a national sales tax. Others suggest a standard 'flat tax' on all incomes without any loopholes or deductions.

Now, we all agree that the government needs money to operate. We may violently disagree about how the money is spent, but we can all be in harmony with the fact that Washington has to collect money. For example, the present income tax law is ridiculously expensive to administer. It is estimated that the total 2004 cost of enforcement of, and compliance with, federal personal and corporate taxes will be about \$135 billion. This includes what taxpayers spend on tax preparers, software and guidebooks. It also includes time they devote to doing their taxes and tax administration costs. For individuals alone, the compliance cost is \$85 billion a year. And that doesn't even include the

billions more actually paid in taxes. That's a lot of dough to spend collecting money!

Don't you think that if we went to a national sales tax, for example, we could collect the money spending tad less than \$135 billion? And, at the same time completely eliminate the intrusion into our private lives?

Wouldn't it be cool to make whatever you make, and not have any agency demanding for you to account for how much you made, how you spent certain portions of it, and forcing you to send in a big hunk of your cash to them?

Wouldn't it be wonderful to be rewarded for saving money instead of being penalized for being frugal and planning for your future?

There's just got to be one or more much better ways to have the government collect their badly needed money. Maybe Speaker Hastert, following Rep. Ron Paul, is on to something.

However, until this changes...we are stuck with paying income taxes.

The bottom line is this: Plan your taxes using every single legal strategy you can to minimize the damage until they come to their senses and get rid of this evil income tax monster!

No matter what happens, now that we're squarely moving towards the latter part of the year...don't procrastinate away the rest of '04! Don't wait until the end of the year to do tax planning. Let's get together and review your situation (if you haven't been for your annual update we are going to find you). If you haven't started *your* financial and tax planning for 2004, DO IT NOW! Call us up for your annual review, RIGHT NOW, while this is fresh on your mind.

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Financial Tips Of The Month...

New IRA Distribution Rules Could Save Your Family A Bundle Of Needless Income Taxes!

A recent Internal Revenue Service regulation makes it easier for IRA beneficiaries to extend the benefit of such accounts. The change applies to named nonspouse beneficiaries when the account owner dies before the required age to begin distributions (usually age 70 1/2).

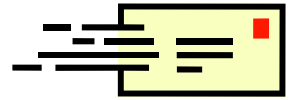


Before, beneficiaries had to withdraw all funds within five years unless they specifically opted for payments based on their own life expectancy. With the rule change, the beneficiaries automatically get the benefit of life-expectancy payouts unless they choose the five-year rule.

Ed Slott's IRA Advisor newsletter says beneficiaries shouldn't designate the five-year plan. They can always take more than the minimum under life expectancy, withdrawing everything in five years or even less. They just don't have to; they can let the money continue to grow tax-deferred.

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!

Your Bank Doesn't Want You To Update Your Password Or Your Credit Card. Neither Does Paypal, Ebay, Citibank Or Any Other Financial Institution!



But chances are you will receive an e-mail requesting you to do just that. It's called a 'spoof' e-mail and no matter how official it looks, you can be sure of one thing: It was sent to you by a criminal who wants to steal your money or your identity.

These days it is easy for any criminal to copy the Paypal or Ebay logo and insert it into e-mail. So just because e-mail looks and sounds official doesn't mean it is.

How can you tell if e-mail is really from Paypal? The first way is content. Paypal, Ebay, and your bank will never ask you in an e-mail to update any information, not your password, credit card, or even your address. They will never send you such an e-mail.

The second way is by how you are addressed in an e-mail. If the e-mail calls you "our valued customer" or something similar, and does not address you by your own name, chances are the e-mail is fake. But in the future, criminal techniques might improve so that they will be able to do this. So watch out!

The third way to verify that no such e-mail is from Paypal, Ebay, or your bank, is to go to your browser (Internet Explorer, for instance), open a new window, type in "paypal" or "ebay" into the address field, and hit "go" or enter. Log into your account and see if the company is asking you for the information.

Remember; never click on a link from an e-mail. If the e-mail is fake, you will be taken to a fake site and anything you type in from there will be captured by a criminal.

Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as advice.

Are You Sure You'll Have Enough Money?

All I can tell you is that you can never be too sure of anything, especially how much money you'll need for retirement.

Making the mistake of assuming you'll have enough money to maintain your standard of living throughout your retirement is, in my opinion, the most common error we see and the most upsetting.

Let me tell you a story to give you an example of what I mean.

A husband and wife are now 62 years old, and the husband's employer recently made him an offer he couldn't refuse. He agreed to take a lump sum of \$214,500, which would be in addition to his and his wife's combined pensions of \$1,415 per month and \$980 of monthly Social Security income.

Since they need about \$3,000 per month (before taxes) to live on, they thought they were all set! (They figured they'd be OK because they had \$1,415 from the pension, and \$980 from Social Security,

and would only need \$605 per month from other sources!) Well, that's what *they thought*. The real math reveals a much different picture.

With no emotions involved, we prepared retirement projections based on math, not hoping or wishing. We used a 4% inflation factor for their income requirements into the future. This may or may not be the actual inflation rate as the years go by, but, for projection purposes, it seems reasonable.

Our projections showed that if the couple earns 3% on their investments, (actually higher than what they're earning now, since almost all of their money is in CD's)...they would run out of all their money by *age 77!* If, somehow, they were able to average a 7% return on investment, the money would run dry at age 82. (We're not saying they *could* earn 7%, we're just projecting how the math works if they did. Please keep in mind that you would probably need to assume greater investment risks to get 7% or 10%, as opposed to 2-3% CD's, for example.)

Our analysis showed that the couple would have to average an *after tax* rate of return on their investments of a hypothetical *10% return!* Even at an artificially high projected rate like that, the money would be gone at age 93. (Which would be acceptable for most of us, given that age does exceed most realistic life spans.)

So, what does all this number crunching tell you? What's the point?

The point is simple. What sounds like a lot of money today may not be enough in several years, using very rational inflation projections. This couple, like millions of us, may have a difficult time getting their money to last until they pass away. (Not to mention having anything left to leave someone.)

I know it sounds hard to believe, but let me share a story with you about "Grandma Hannah".

She retired as a widow in 1955. Her combined pension and Social Security income was a little more than \$600 per month. Now, that was "big money" in 1955. She also had \$25,000 in the bank. Hannah felt she was pretty darn rich.

Well, to make a long story short, in 1982, she was out of cash, and living in a retirement hotel. The family had to pitch in a few hundred bucks a month to keep her afloat. When she died in 1986, she was totally destitute.

Would Hannah have believed in 1955 that she could have run out of money in 1982? As a matter of fact, she remarked how that very thought was inconceivable back then. Six hundred dollars a month was a comfortable living. (Her rent was \$58 per month at that time.)

Will our retiring friends feel the false and dangerous sense of security with their \$214,000 and monthly checks that Hannah felt with her \$25,000 and her \$600 per month?

It's just plain difficult to imagine how expensive things will be in the future, and how much money it will take to do the same things you're doing now. A 4% inflation rate seems tame compared to the double-digit figures from the late 70's and early 80's, but is still a big problem.

(Did you know that at 4% inflation, an item will cost twice as much in 18 years? Or, if inflation averages 6%, it only takes 12 years for the item to cost double? Think about this carefully. If you don't believe this, take a look at the gas pump next time you fill up your car!)

Are you so sure that your retirement nest egg is enough? Are you thinking like Hannah did in the fifties?

If you aren't sure, or have questions, let's put your numbers into the cruncher, and see what they tell us. Remember, planning for your retirement may be the best way to alleviate your fears, and/or help you decide what steps you need to take.

You see, if you do real planning, and monitor your results closely; you will have the knowledge you need to make decisions, from a plan, and not by the "seat of your pants"!

Would Hannah have been better off if she planned for her retirement a long time ago? Of course, I can't give you a definite answer, but I *can tell you* it would have probably helped her a great deal.

Just like you taking the time to plan now will probably *help you a great deal!*

We don't want you to ever be in a bad situation like Grandma Hannah ended up in. No one can guarantee anything in life, but you have to "take the bull by the horns", to make sure you have the best chance possible!

As always, we keep a close eye on this stuff because the more we know, the more you'll know, and the better chance we'll all have of taking care of ourselves and our families. Plan, plan and plan some more. Planning is the key. You must plan for all contingencies, and you must keep an eye open.

Planning is the only sure way to take care of yourself and your family, regardless of what goes on with the economy or politicians or the tax system!

No matter what happens, now that you've settled up for last year...don't procrastinate away '04! Now is the time to take action. Don't wait until the end of the year to do tax planning. Let's get together and review your situation (if you haven't been for your annual update we are going to find you). If you haven't started *your* financial planning for '04, DO IT NOW! Don't delay. Call us up for your annual review, RIGHT NOW, while this is fresh on your mind. We'll take care of the rest!

REMEMBER – WE WANT YOU TO CONTACT US WITH YOUR "HERE'S WHAT WE'RE THINKING ABOUT DOING QUESTIONS", NOT YOUR "GUESS WHAT WE JUST DID!" COMMENTS!

Staged Auto Accidents Are On The Rise!

In this crime, criminals maneuver innocent drivers into car accidents, then make large claims for damage and faked injuries.

The "accidents" impact them three ways.

1. Victims can be injured, terrorized, or killed when the "accident" goes wrong.
2. Auto insurance rates rise, or their policy will not be renewed.
3. Victims spend time and money on police reports, car repairs, and lawsuits. These are three kinds of "accidents:"

* Swoop and Squat. The criminal pulls in front of you, jams on the brakes, and you hit him from the rear.

* Drive Down. As you merge into traffic, he slows down and waves you forward. He rams your car and blames it on you.

* Sideswipe. At an intersection with a dual left-turn lane, he sideswipes you if you drift into the outer lane while turning.

* After the incident, a stranger tries to convince you to use a certain body shop, doctor, or lawyer. You get overpriced work, poor treatment, and bad legal advice.



Some ways to protect yourself:

1. Don't tailgate. Avoid the "swoop and squat" by allowing stopping distance.
2. Get the driver's name, address, driver's license, car license, and insurance information. Take photos of both cars and the passengers. Watch how the people from the other car behave. If they seem OK until police come, then complain about pain, something isn't right.
3. Get passenger names, and identification numbers. In a scam, others may say they were in his car and were injured.
4. Call the police even if the damage is minor. Get a police report that describes damage and gives the police officer's name.
5. Only use medical, car repair, and legal professionals you trust.

For more information, visit the Web site insurancefraud.org/protect_your-self_set.html.

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!

Health Tip Of The Month...

(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!)



Over 50? It's Time To Focus On Getting In Shape ...



The 50-plus crowd is beginning to take fitness more seriously than ever before. There's good reason. Years of research have illustrated that the more you move, the longer you live. At an age when their parents and grandparents took to an easy chair, today's over 50s are taking to the swimming pool and the gym in record numbers.

The Sporting Goods Manufacturers Association says the number of Americans 55 and older using strength-training equipment on a regular basis has quadrupled in the last decade. The key to healthy aging is finding a fitness routine that can last a lifetime. This is true whether a person is 30, 50, or older. Older people may switch to lower-impact sports such as biking swimming, and walking, according to the American Orthopedic Society for Sports Medicine. They are also taking up cross training to improve cardio fitness, flexibility, and strength. Just as important, they cultivate active friends and coaches who encourage them.

"A well-conditioned 65-year-old is fitter than a 30-year-old couch potato." It's an old observation, but still true. After age 30, people begin to lose muscle mass, reducing strength. After 40, they lose bone mass as well. After 50, when people are focusing on whether they have wrinkles, they should be focusing on fitness. The answer is to train smarter. Instead of short, intense workouts with heavy weights, they should exercise longer using lighter weights. Quoted in Newsweek, Doctors at Medical College of Wisconsin note that older people who run complain about arthritis pains in their knees for a few hours after working out, but their older patients who don't run have arthritis pain 24 hours a day. Many people who are 50-plus still compete in marathons and other sports events.

SUCCESS STORY OF THE MONTH!

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

“I can accept failure. Everyone fails at something. But I can't accept not trying.” ~ Michael Jordan ~

Cathy Cheats Death In Car Crash... But Lives To Face A Deadly Lawsuit That Is Cruel And Unusual, Loses Everything!

Many Americans never think it will happen to them, so Cathy isn't alone. She never, ever imagined herself going through such a nightmare! And when this saga is all said and done, both Cathy AND her parents stand to be totally wiped out! *It will be long road to recovery...*

About a year ago today, Cathy was on her way to work. It was a nice day, the sun was shining, she was singing along to a good song on the radio when... BAM!

Literally, for no good reason, the car ahead of her came to a sudden stop!

There was no stoplight. No stop sign. No slowing traffic or a traffic jam. NOTHING that would cause the car ahead her from going a steady 55 mph, to an abrupt stop!

This is basically all Cathy remembers about the accident. She recalls frantically slamming on her brakes, and witnessing herself plummeting toward the car ahead of her. That's about it. The next thing she is aware of is when she became conscious again two days later, lying in a hospital bed.

Her parents, the doctors, the firemen who had to drag her out of her car using the Jaws of Life, and all those who witnessed the accident were shocked that Cathy survived. She came out of her coma in only two days, with very, very minimal brain damage. Cathy did sustain two broken legs, a crushed knee, a dislocated shoulder and some broken ribs... Cathy was what the doctors define as "stable".

She pulled through her injuries with flying colors, and moved from the intensive care unit to out-patient care in less than a month! Although in pain, Cathy couldn't have been happier, or more appreciative of life. She had been near death, but for reasons unknown, she had avoided it. Seeing as Cathy was only 27 years old, she still had a lot to do in her lifetime!

Today, no one would ever guess that she was involved in a near fatal crash, however...

If anyone were to take a look at what happened to Cathy *financially*... you'd certainly be able to tell! And, if you saw what happened to her parents *financially*, you'd really be able to tell! See, when Cathy was courageously beating her odds at life, a little document was served. And this little document had a HUGE price tag attached...

She Was Being Sued For A Million and a Half Bucks!

Now, how could this happen? Cathy was the one who was severely injured! She was the one who defensively tried to get out from behind the car that had suddenly stopped in front of her! She was the one having to come up with the huge amount of medical expenses she had to pay for that her health insurance didn't cover! She was the one who suffered, and was out of work for six months!

How in the heck was it that *she* was being sued? In fact, she had discussed with her parent's attorney the possibility of suing the *other* driver who caused the whole darned thing!

Well, based on our judicial system and the way the legal tangles unfold... Cathy was indeed sued. And she lost. Everything. And her parents... they lost everything too! See, Cathy had landed a real good job after college. At first she struggled a bit, so her parents co-signed on her car loan to help her out. And they took a rider out on their auto policy.

But in a very short time, Cathy went from a mediocre salary, to one most would be jealous of. She bought a new home. She invested into a bunch of stocks, bonds, mutual funds, other investments, some jewelry, and so forth. And in the meantime, neither she nor her parents did anything about the car. The loan was still co-signed by her parents, and they still insured it. They claim they forgot. "You know how things go," they said, "things get crazy. We all lead busy lives, and well, we just forgot!"

Now They'll Never Be Able Forget About This Mistake!

Even though Cathy's attorney discovered the other driver was a con artist who sued people by staging rear-end accidents that had resulted in her winning 4 other cases prior to Cathy's, (she sued for whiplash, mental duress, etc.) it was to no avail. Cathy was not even allowed to bring in the evidence of these previous identical lawsuits because they were settled out of court with confidentiality agreements. (Cathy's lawyer did some digging to find these cases, but the judge refused to allow it to be entered into the current court case. Cathy was screwed.)

In the end, Cathy had to sell her house and move to a tiny apartment. Her stocks, bonds and other investments were wiped out. She sold her car and jewelry. She missed moving up the ladder at her work because of all the time she lost. She only got two-weeks pay out of the whole six months she couldn't go to work. She had to take out loans to try to pay off the astronomical medical and legal expenses...

She instantly became flat broke! And, what happened to her parents?

Because their name was on the car and insurance policy, they were forced to sell their home too. And they lost their little get-away cabin on the lake, where they had hoped to retire someday. And their other investments, even their CD's and mutual funds were seized in the lawsuit!

It wasn't until *after* this accident that Cathy and her parents decided that they ought to be more careful with their assets, and properly plan to protect them! It wasn't until *after* they lost everything! When they came in to see us, it was a bit too late. They took a huge, unrecoverable blow that we couldn't magically make better. However, now they know the importance of planning, and vow to see us regularly as we help them get back up and running financially. We filled them in on a bunch of ways they can legally protect their assets from ever being taken away again. Not only in case of a lawsuit, but also by Uncle Sam when they retire, and in the taxes most people typically overpay on their assets without even knowing it!

So the moral of the story is to plan. Plan for ALL contingencies! Look at the society we live in today. Realize how lawsuit-happy people are. Feel the greedy hands of Uncle Sam reaching into your pockets. Take a good look at your assets... if they are left unprotected from the grasp of others, then you could end up like Cathy and her parents.

If you are interested in learning more about how you can save money in taxes, or other expenses you might be overpaying for...or want to sit down with us and have your plan reviewed or updated, give us a call! We're here to help you, and to help you keep on track with your planning.

Don't be a stranger. Call us, and we'll assist you in having the best shot possible at reaching your goals, and having peace of mind! Don't wait until it's too late!

Thomas Jefferson Must Be Rolling Over In His Grave...What Ever Happened To Our Government Being Held Accountable To Its' Citizens?"

They're at it again. Or, more like it, they're *not* at it again. Our government is in a state of political and financial turmoil. No matter how messed up things are, they just keep on going the same way. Maybe they ought to apply Jefferson's idea that...**"Every twenty years, if not more often, society must reaffirm or construct anew all of its statutes and institutions"**.

If this theory of Thomas Jefferson's held true, we probably wouldn't be where we are today. As individuals, we are the pawns in a one-sided game with a government that does virtually whatever it wants to. Things are still run the way they were decades ago. Our basic rules and regulations have not been updated since their origination.

Because times change, Jefferson encouraged our government to change with the times. He believed that *"as man progresses, individually and collectively, it is essential for laws to keep pace; by requiring periodic, critical reevaluations of every facet of society"*. This, in essence, *"can maintain the vitality of a democratic community based on right, not on force"*.

Okay, so where are these necessary reviews of our political arena and policies?

They're practically nonexistent!

Instead of making any significant reviews or changes to benefit our people, the government has us in a stranglehold. They have a noose tightened around our personal financial affairs. So much for "government by the people". We're left paying the penalty for our government's chaotic mess.

Let's bring this closer to home, and share an example of how ignoring Jefferson's advice of having mandatory review of all government activities is causing many of us to be financially stressed out.

"Health Care and Retirement...What's Happening Now Since The Government Has Neglected To Update Their Plans?"

We're left trying to finance our own enormous nursing home expenses! (That's about \$4,500 a month today, and predicted to be \$9,500 or more a month in the next 10 years!) We're stuck settling for a retirement filled with financial uncertainty, out of control costs, and fixed incomes centered around ridiculously low interest rates.

Decades ago, our government planned for retirement health care costs, for example. Great... but back then, the average age for retirement was 65, with the average life span only 62 years of age!

"The Government Is Sometimes Smarter Than We Give Them Credit For!"

What a neat little trick, huh? They get to collect all sorts of Social Security and Medicare dollars from us...headed for a fund that didn't need to be used! They were covered. We passed away before we needed to take advantage of their plans! (On average, of course. Not everyone died at 62, but the government works on the averages.)

Pretty sick, wouldn't you say? They gambled on our life span, and won. They didn't hesitate to force us to pay into these funds, knowing that it wasn't going to do the taxpayers much good! That was when we didn't have budget deficits, longer life spans, high-tech medical techniques, fantastic drugs and procedures to keep us alive longer, a health conscious public, etc.

And did the extra money they got from us actually stay in the retirement or health care accounts they set up? Not a chance. As soon as it went in, it went out. Our money has paid for all sorts of things... but certainly not our financial futures! The nice little nest egg we all think we have coming to us when we hit retirement... IS NOT THERE!

Here's what's happened: Our government has not fundamentally updated the plan from when it was first originated decades ago. Sure, they made a big to-do about the new "Medicare Law" in 2003, but it only made the flawed system even more broke. People are retiring earlier, living longer, with inflation constantly on the rise...which is wiping out the barely existent funds supposedly set aside for us!

All of these factors have the government complaining that we have to come up with a better system. But, is it too late? They forgot to make changes as society changed, and Social Security, Medicaid and Medicare are going bankrupt! Now, WE'RE paying the price for their lack of foresight!

Years ago, each retiree was supported by sixteen taxpayers from the FICA tax taken out of our checks. Right now, three people pay enough taxes to help cover one retiree. But, in the next decade, it's predicted that there will only be two working Americans per one retiree... so more money to help pay for the retirement generation will have to come from somewhere.

Guess where the extra money needed will come from? You got it... MORE TAXES on you! The White House and Congress will come up with some more ways to suck even more money out of us! (That is, if they even bother to plan for this near-future disaster ahead of time, which seems unlikely!).

That means in the next decade or so, it's going to get even worse. Lack of planning and reviews of our current status will force the government to back-peddle their way out of their mistakes, and as usual, we'll be the ones paying for them!

The bottom line is this: Plan your own financial future, instead of relying on government- run retirement and health care plans. Don't let their misguided and mishandled management attempts wipe you out financially when you hit retirement.

No matter what happens, now that you've settled up for last year...don't procrastinate away '04! Now is the time to take action. Don't wait until the end of the year to do tax planning. Let's get together and review your situation (if you haven't been for your annual update we are going to find you). If you haven't started *your* financial planning for '04, DO IT NOW! Don't delay. Call us up for your annual review, RIGHT NOW, while this is fresh on your mind. We'll take care of the rest!

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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.) Long Term Care Insurance May Not Be Enough... Even if you've purchased an inflation rider on your long term care insurance policy, it may not be enough to keep up with actual inflation of long term care expenses. Most policies limit the annual increase in benefits due to inflation at 5%, while the real rate of inflation for long term care costs is projected to be higher than that. (As much as 20% higher!) The best plan of action to take is to purchase as high an inflation rider on your long term care policy as the company has available, and to increase the daily benefit amount you choose to be higher than those expenses are now, giving you some more cushion in case inflation is as high, or higher than expected!

2.) Sex Is Good For The Heart... Men and women who had intercourse most often had the best heart-rate variability, a measure associated with better cardiovascular health and lower death rates.

3.) Casinos Have A 3% to 7% Edge... Casinos have a huge advantage over blackjack players who don't follow the basic blackjack odds strategy. Players who use this easily obtained strategy give up no edge to the casino! Anyone can learn the strategy by purchasing a strategy card available at most casinos for a couple bucks. Most casinos allow you to bring the "cheat sheet" card with you to the tables. Another hint – Many dealers will tell you what move to make based on this basic strategy if you're not sure what to do. believe it or not, the dealers actually want players to win so they stay at the table and get more tips!

If you would like any additional free reports, or would like some of your friends, co-workers, relatives, business acquaintances, etc. to receive a FREE subscription to this newsletter, please fill out the info on the reply form, and we'll add them to the mailing list. We'll also send them a note with their first issue telling them that you had suggested they receive the newsletter, and to contact us if they would like to stop at any time. If you enjoy this newsletter, why not share it for FREE with people you know, with no hassle for you!

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YES! I'd like more FREE information on the following:

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- “How To Avoid Overpaying For Your Life Insurance – Dirty Secrets About Life Insurance The Big Companies Hope You Never Learn”**
- “The Secret Alternatives to CD's...What The Banks Don't Want You To Know!”**
- “The 11 Biggest Mistakes People Make Before Or After Retiring...And How You Can Avoid Them!”**

Please contact me to set up a review of my financial situation NOW for 2003!

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ Email _____

Best time to Contact _____

- Please send me additional pass along cards.**
- Please add a FREE subscription to your monthly newsletter for the following people. I understand you will send them a note explaining I suggested they get this FREE subscription, and that all they have to do is contact us if they wish to cancel.**

1. Name _____

Address _____

City _____ State _____ Zip _____

2. Name _____

Address _____

City _____ State _____ Zip _____