

March Birthdays

Gloria Hendrickson
Clarabel McCullough
Ermont Jennings
Ellen Wallace
JamesConnolly
Laurene Tweed
Edward Brenner
Joan Bonahoom
Gladys DeBoer
Brigitte Gilmore
Mary Brenner
Barbara Henslee
Margie Boer
Kathleen Protocollo
Robert Cordova
Barbara Tiernan
Gail Tyler
Henry Geffroy
Patricia Recame
Frances Reinach
Hedy Zuber
Norman Sokay
Gladys Funk
Joan McGrenera
Phyllis Pape
Thomas Ruggles
Oscar Ayala
Sara Robinson
Margaret Risse
Janis Lawless
Marilyn Callipari
Carole Abbott
John Bugado
Cynthia Particelli
David Walker
Marion Showers
Hiroko Fukuhara
Herbert Haemmer
Eddie Perry
Ralph Robinson
Karen Hoy
James McFarland
Elizabeth Goldsberry
Lawrence Schwimmer
Francis Wallace
Martha Brown
Paulette Millander
Mary Donahue
Shirley Trochta
Rosenda Kirpalani
Khaireff Khatibi
Patricia Peterson
Carol Munhofen
Cont. Page 2

HEALTHY NEWS



FINAL EXPENSE INSURANCE RIGHT FOR YOU?

Final Expense Insurance is made for the those who are concerned about the welfare of loved ones we will leave behind, and who will make plans for our inevitable ending. Final Expense Insurance is more flexible than burial insurance coverage which is limited only to burial expenses, it gives survivors freedom to apply the policy benefit to medical debts, legal costs, or other expenses as they see fit. Total costs of funeral services vary significantly across the country. It is reported by the government the “average funeral cost” is \$6,000-\$8,000”. To find out for sure, question your minister or your friends about actual costs in the area. It is not a light and pleasurable experience to contemplate our own passing but consider it this way – by planning and taking action now, your family and loved ones will not have to wrestle with monetary issues at a very difficult time.



Final expense policies come in two flavors – simplified issue and guaranteed issue. This division of policy types helps insurers understand their level of risk and as a result keep their rates low.

Guaranteed Issue final expense insurance policies turn down no one – everyone 50 to 80 years of age who applies will be covered – no medical questions asked and no medical exam needed. Too good to be true? Well not really, there are two drawbacks to guaranteed issue coverage: first your costs will be higher because the risk to the insurer, your health, is an unknown, and second, the policy’s face value benefits at death, may not be payable immediately. Typically policies which guarantee issue require a vesting period of usually 2 to 3 years, during which time full benefits will not be paid. Should the insured person pass away before the vesting period is over, the policy will only return the premiums already paid, most often with interest added.

Simplified Issue final expense insurance plans do ask questions about your physical condition, but they are written to allow older people with reasonable health to be covered. The monthly premiums will be lower than the “guaranteed” policies and full face value benefits are payable immediately – no waiting period is required.

One company I like is Foresters, which will write Final Expense Insurance plans from \$2,000 to \$40,000.

What kind of expenses can you pay for with a Final Expense Insurance plan?
(Continued on Page 3)



March Funnies

(Warning, please don't read if you are easily offended)

A nursery school pupil told his teacher he'd found a cat, but it was dead. 'How do you know that the cat was dead?' she asked her pupil. 'Because I pissed in its ear and it didn't move,' answered the child innocently.

'You did WHAT?' the teacher exclaimed in surprise.

'You know,' explained the boy, 'I leaned over and went 'Pssst' and it didn't move'



One summer evening during a violent thunderstorm a mother was tucking her son into bed. She was about to turn off the light when he asked with a tremor in his voice, 'Mummy, will you sleep with me tonight?' The mother smiled and gave him a reassuring hug. 'I can't dear,' she said. 'I have to sleep in Daddy's room.' A long silence was broken at last by his shaky little voice: 'The big sissy.'

It was that time, during the Sunday morning service, for the children's sermon. All the children were invited to come forward. One little girl was wearing a particularly pretty dress and, as she sat down, the minister leaned over and said, 'That is a very pretty dress. Is it your Easter Dress?' The little girl replied, directly into the minister's clip-on microphone, 'Yes, and my Mom says it's a bi#&h to iron.'

A rather dignified, well-dressed, good-looking man in his late forties or early fifties went to a brothel. The woman behind the counter asked, "May I help you sir?". The man replied, "I want to see Susan."

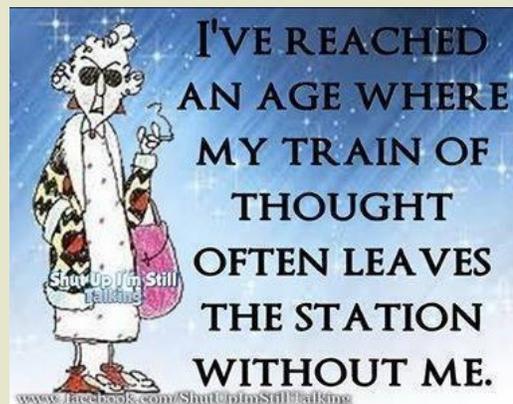
"Sir, Susan is one of our most expensive ladies. Perhaps you would prefer someone else" , said the young lady. He replied, "No, I must see Susan." Just then, Susan appeared and announced to the man she charged \$5,000 a visit. Without hesitation, the man pulled out five thousand dollars and gave it to Susan, and they went upstairs. After an hour, the man calmly left.

The next night, the man appeared again, once more demanding to see Susan. Susan explained that no one had ever come back two nights in a row as she was too expensive. "There are no discounts, the price is still \$5,000." Again, the man pulled out the money, gave it to Susan, and they went upstairs. After an hour, he left. The following night the man was there yet again. Everyone was astounded that he had come for a third consecutive night, but he paid Susan and they went upstairs.

After their session, Susan said to the man, "No one has ever been with me three nights in a row. Where are you from?" The man replied, "Ohio."

"Really," she said. "I have family in Ohio."

"I know." the man said. "Your sister died, and I am her lawyer. She asked me to give you your \$15,000 inheritance."



Birthdays Cont:

- Maria Gomez
- Deanna McHose
- Lombardo Detrinidad
- Jose Dioso
- Susan Kazmarek
- Vincent Borges
- Freda Delashaw
- Gerald Marquard
- Laksham Kirpalani
- Josephine Martin
- Denise Sharp
- Richard Sharp
- Karen Phillips
- Ralph Schafer
- Diane Schafer
- Marita Harmony
- Yvette Curtis
- Willard Smith
- Tamara Bodine
- Elizabeth Chiment
- Alicia Gregory

Congratulations to the 90 + Club

1. Frances Reinach 98
2. Hedy Zuber 93
3. Clarabel McCullough 92
4. Norman Sokay 91
5. Gladys Funk 90
6. Ermont Jennings 90
7. Ellen Wallace 90

Happy Birthday to all our March Healthy News Members I hope you make it a Special Day.

Final Expense Plans Continued.....

Some costs associated with burial include:

Cemetery Plot, Casket, Headstone and Engraving, Funeral Service, Wake/Visitation, Minister, Transportation, Legal Fees, Probate costs, Physician and Hospital bills, Debts outstanding Mortgage pay-off, car loans, credit card balances.....

As a senior citizen, you may **have no ability** to obtain other types of life insurance policies, but your ability to obtain a final expense life policy is possible. Many of those who do not qualify for life insurance in any other fashion are still likely to qualify for this type of insurance.

As you consider your current financial situation, ask yourself how the costs of your death will impact your family. Is your family capable of funding a proper burial for you, and covering any end of life costs that may be present? If you do not want to leave this uncertainty behind for your family to deal with, or would you like to have arrangements put in place ahead of time? Final expense life may be the route for you to go. Some senior citizens may find these policies an ideal investment.

To get an illustration and run some numbers on cost and what plan might be right for you, Call me at 1-877-267-5514 or email me at info@jeffwetzels.com. Let's take the time to do some planning now so it will be easier on your loved ones in the future.

Healthy News March Referral Tree

I wanted to thank those that thought enough of me to refer their friends and family. It didn't seem enough to just say "thanks" so the Referral Tree is my way to thank those responsible, properly.

Alan Adelman referred **Tom Shea**
Helene Freemon referred **Paula Appell**
Jim Dutton referred **Liz Chiment**



As a **Thank You** to those that are out promoting and referring business to me, for the month of March, a **Starbucks gift card** will find it's way to you. This year I ask that each of you find that one person that needs help with their Medicare insurance. Each month in San Diego, 2,000 people are turning 65, lets help as many as we can.

FDA Clears Path For Colon Camera Pill

Wouldn't it be nice to have a kinder, gentler approach to one of the most dreaded exams in medicine? Well, just maybe, help is on the way. Regulators have cleared the way for a bite-size camera to help screen patients who have trouble with colonoscopies.

The ingestible pill camera from Given Imaging is designed to help doctors spot polyps and other early signs of colon cancer.

This technology was developed from missile defense systems, and uses a battery-powered camera to take high-speed photos as it slowly winds its way through the intestinal tract over eight hours. The images are transmitted to a recording device around the patient's waist.

Currently, the PillCam is used for patients who have experienced an incomplete colonoscopy. The company estimates 750,000 U.S. patients are not able to complete the procedure each year, due to anatomy issues, previous surgery or various colon diseases. The PillCam costs \$500, significantly less than the roughly \$4,000 rate for colonoscopy. Eventually the company feels the doctors will use this to attract adults who avoid regular screenings due to fear of pain, embarrassment and general discomfort.



What is short-term medical insurance? Short-term medical insurance offers a solution to individuals in need of temporary medical coverage. This short-term medical insurance policy protects against unforeseen accidents and sicknesses, appropriate for individuals between jobs, students, new employees waiting for coverage to begin, or any eligible person who is temporarily without health insurance coverage. Coverage is available for periods of one day, all the way up to 6 months, in California.

How soon can I start my coverage? Your coverage can start tomorrow! If you submit your application and credit card payment today by Internet, fax or e-mail, coverage will begin tomorrow. Otherwise, your coverage will begin on the day following the date they receive your completed application and payment, or on the date you requested on the application, whichever is later.

Before you take the chance and go without coverage while you wait for your next policy to start, take a look at HCC Life Short Term Medical.

Is a Living Trust Right for You?

You may have heard of a living trust and wondered how it differs from a will and whether it's something you should have. A living trust is similar to a will in that it states what should happen to your property after you pass away. But a living trust is also a valuable tool long before you die because it directs how you want your assets managed during your lifetime.

In creating a trust, you transfer ownership of your assets, including any property, to the trust. Don't worry: You are still in charge of your assets as long as you appoint yourself as the trustee. (You will need to name a successor trustee to distribute the assets after your death, however.)

You can also arrange for an alternate trustee in case you become incapacitated and can no longer manage the trust. You could appoint a trusted friend or family member as a trustee. Or you may prefer to appoint a neutral third party, such as a bank or trust company, although you may have to pay a fee to this type of trustee.

Even if you have a living trust, you may still need a will. The will can cover any property or items that are not part of the trust.

Some people set up a living trust in order to avoid the probate process. Probate isn't necessary with a trust because the trust, not you, owns the assets. Avoiding probate can often save time and money.

Talk with an attorney who specializes in estate planning. He or she can help you decide if a living trust is the right tool to manage your assets.



Personal Notes:

It was nice to have my daughter Lexy come home from U.C. Davis to spend the long Presidents holiday weekend with us. It's not like the old days, when it didn't matter where I was going, whether it was running an errand, or making a trip to Home Depot, I knew I had a couple of "co-pilots" that would ride along. The one thing they knew for sure was if they were good girls, daddy would always treat them with a trip to the candy store. I sure do miss the old days. Now, unless I'm up for a trip to get a pedicure, or want to hang at the mall and shop for school clothes, I'm pretty much out of luck. At least my dog will still go with me, and I don't even have to take him to the candy store.

Jeff Wetzel

#1 UnitedHealthcare Independent Agent San Diego County Toll Free 1-877-267-5514

Web Site: www.jeffwetzel.com Email: Info@jeffwetzel.com

