



September Birthdays

Catherine Dilts
 Lois Foreback
 Cleo Shurtz
 Richard Hennes
 Thomas Dolan
 Robert St. Germain
 Wolfgang Kranzle
 Joseph Sandzimier
 Karen Masters
 Virginia Seipel
 Mary Fulk
 Karen Somerville
 Marilyn Goldammer
 Janette Grutzmacher
 Leon Smith
 Maurice Bernard
 Frank Terschan
 Dwight Nass
 Kathryn Littlejohn
 Martha Westfall
 Willard McGee
 Nadim Bilal
 Janice Davis
 Constance Anthony
 Willie Young
 Edward Demirjian
 James Breuel
 Assunta Anibaldi
 Shirlee Perry
 Bruna Dinnocenzo
 Gary Byers
 Lenore Bernard
 Roberta Warnken
 Daniel Theberge
 Paul Messier
 Dennis Sceville
 Rita Acciaccia
 Mary Ochoa
 Irma Umana
 Gail Senter
 Jesse Macias JR
 Tom Hansch
 Sandimary Riehl
 George Fishinger
 Peter Particelli
 Adela Detrinidad
 Ken Reinach
 Jan Meermans
 Connie Johnson
 Nora Pace
 Cheryl Delapp
 Ruth Gach
 Jane Tennapel
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HEALTHY NEWS

MEDICARE 2015 KICK-OFF MEETING

Bridlewood Insurance will host the **Medicare 2015 Kick-Off** meeting at the California Center For the Arts in Escondido, on October 4th (Saturday) at 12 noon.

2015 Medicare Season Kick-Off

Where: California Center For the Arts
Address: 340 N Escondido Blvd, Escondido, CA 92025
When: Saturday October 4th 11:00 am doors open
Who: 12 Noon Presentation by Jeff Wetzel

Be the first to see the new benefits for the upcoming year. There is plenty of parking on the north side of the complex and there is a shuttle for those that have trouble walking.

You can RSVP by going to Bridlewoodinsurance.com and click on **Upcoming Events** or call toll free 1-877-267-5514 and leave me a message. I'm hope you can make it..... see you then!!



Did you know that physically inactive people are *twice* as likely to develop coronary heart disease as regularly active people?

If you're inactive, doing anything is better than nothing! Studies show that people who have a low fitness level are much more likely to die early than people who have achieved even a moderate level of fitness. If you want to exceed a moderate level of fitness, you need to exercise for 30 to 60 minutes, on most days of the week, at 50 to 80 percent of your maximum capacity.

Did you know Women who don't exercise have twice the chance of dying from heart disease as women who do exercise.

The **SilverSneakers gym membership** is included in some plans free of charge and in others, it's a small monthly fee. For those that have Silversneakers included as part of your health plan, they are suppose to send you a SilverSneakers Gym card with your name on it. Most of the time they don't so you need to call toll-free **888-423-4632, Monday - Friday, 8 a.m. - 8 p.m. EST.** They will verify your eligibility and send you your very own card Silver-Sneakers gym card. Now get to the gym and get that heart





September Funnies (Please don't read if you're easily offended)

Is Someone at the door?

THREE older ladies were discussing the travails of getting older. One said, "Sometimes I catch myself with a jar of mayonnaise in my hand in front of the refrigerator and can't remember whether I need to put it away, or start making a sandwich." The second lady chimed in, "Yes, sometimes I find myself on the landing of the stairs and can't remember whether I was on my way up or on my way down." The third one responded, "Well, I'm glad I don't have that problem; knock on wood!" as she rapped her knuckles on the table, then told them "There must be someone the door, I'll get it!"

Birthdays Cont:

Sandra Cumming
James O'Grady
Sally Moffet
Akiko Ogata
Ronald Horndorf
Earl Muhlbaier
Warren Winchester
Elaine Baldino
Dorothy Wiersma
Larry Waller
Roger Perrine
Jeanine Drucas
Larry Tritschler
Seymour Hanan
Patricia Hall
Sherry Reese
Terry Reiff
William Woodson
Cody Munhoven
Paul Rubinstein
Setsuko Kaiser
Craig Wagner
Ronald Mifflin

The 90 + Club Members For September

Leon Smith 92
Maurice Bernard 91
Frank Terschan 91
Catherine Dilts 90
Dwight Nass 90
Katheryn Littlejohn 90

Special Happy Birthday to all our September 90+ Club Members. That's what clean living and reading the Healthy News will do for you!

Doctor Visit

A 65 year old woman is naked, jumping up and down on her bed laughing and singing. Her husband walks into the bedroom and sees her. He watches her a while then says, "You look ridiculous, what on earth are you doing?" She says, "I just got my check-up and my doctor says I have the breasts of an eighteen-year-old." She starts laughing and jumping again. He says, "Yeah, right. And what did he say about your 65 year-old (backside)?" She says, "Well, your name never came up."

Rough Landing

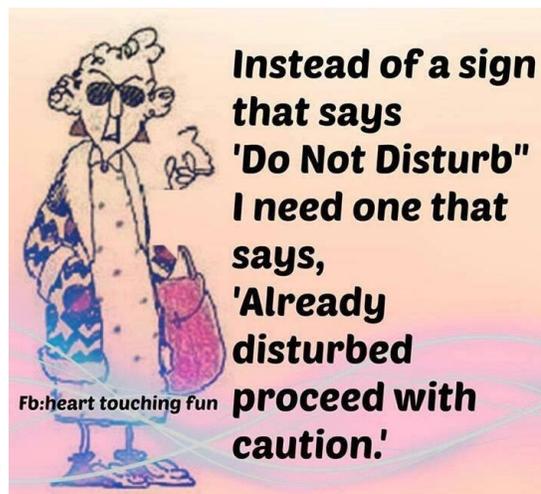
An airline pilot was coming in for a landing and on this particular flight he banged his jetliner into the runway really hard. The airline had a policy which required the first officer to stand at the door while the passengers exited, smile, and give them a 'Thanks for flying our airline.' In light of his bad landing, the pilot had a hard time looking the passengers in the eye, thinking that someone would have a smart comment. Finally everyone had gotten off except for a little old lady walking with a cane. She said, 'Sir, do you mind if I ask you a question?' 'Why, no, Ma'am,' said the pilot. 'What is it?' The little old lady said, 'Did we land, or were we shot down?'

Senior Texting

Now that seniors can text, here are some helpful texting ideas. Young people have their acronyms, now seniors have their own texting codes:

Top 10 Senior Texting Codes

- * ATD - At the Doctor's
- * BFF - Best Friend's Funeral
- * BTW - Bring the Wheelchair
- * BYOT - Bring Your Own Teeth
- * DWI - Driving While Incontinent
- * FWIW - Forgot Where I Was
- * FYI - Found Your Insulin
- * LOL - Living on Lipitor
- * TOT - Texting on Toilet
- * GGLKI (Gotta Go, Laxative Kicking in!)



7 Things you Didn't Know About Social Security

1. 1935 FDR signs Social Security into law.
2. Today, 58 Million Americans receive Social Security Benefits.
3. Average yearly benefit is \$14,869
4. Social Security keeps 22 million Americans out of poverty each year.
5. Social Security supports 9 million jobs and generates 1.4 trillion of economic output.
6. 80% of Americans oppose cuts to Social Security
7. Social Security just turned 79 on August 14th.



You Need Short Term Health Insurance to Get You to 65?

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 Medicare coverage to begin, or any eligible person who is temporarily without health insurance coverage. Coverage is available for periods of up to 6 months in California.

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 we receive your completed application and payment or on the date you requested on the application, whichever is later. For additional info, go to www.bridlewoodinsurance.com and click products or call Jeff at 877-267-5514 for additional info.

Traveling Outside the U.S. ? Why Not Some Travel Insurance

Whatever your reason, international travel should be a pleasant experience. Complications and emergencies such as illness, injury, and natural disasters are a fact of life. While we hope none of these happen, we're here to help if they do. Atlas Travel helps protect you from potential financial disaster while traveling abroad with benefits including inpatient and outpatient medical expenses, \$500,000 of coverage for emergency medical evacuation, coverage for lost checked baggage, and many other important benefits. Atlas Travel gives you the peace-of-mind you're looking for. For more information please go to www.bridlewoodinsurance.com (Look under products) and click on travel insurance or call Jeff at 877-267-5514 and I can send you out a brochure.

We're nearing the end of summer and will soon leave the dog days behind for another year. How hot was the hottest temperature ever recorded on Earth?

A. 134°F B. 129°F C. 127°F D. 123°F answer is on page 4

Healthy News September 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 properly thank those responsible.

Patti Hall referred Karen Peterson
Richard Hennes Referred Setsuko Kaiser



As a **Thank You** to those that are out promoting and referring new members to me, for the month of September, a **Starbucks Gift Card** will be my 'thanks' to you. This year I ask that each of you think of that one person you know that needs help with their Medicare insurance. I'm looking for the folks that are going to turn 65 in 2014, those that are on other Medicare plans in San Diego, and those that are on Medicare but don't have any idea what kind of plan they have, or who their agent is. Let's get them enrolled with Bridlewood Insurance and **Let's Help As Many As We Can !!**

10/4/14	12:00pm Sat	Escondido Performing	340 N Escondido Blvd	Escondido	92025
10/10/14	2:00pm Fri	Coco's	16759 Bernardo Center Dr	San Diego	92128
10/14/14	10:00am Tues	Coco's	1280 W Valley Prky	Escondido	92029
10/15/14	2:00pm Wed	Coco's	16759 Bernardo Ctr Dr	Rancho Bernardo	92128
10/16/14	10:00am Thurs	Coco's	13464 Poway Rd	Poway	92064
10/18/14	10:00am Sat	Broker Yolk	11630 Carmel Mtn Rd	San Diego	92128
10/21/14	2:00pm Tues	Denny's	1946 Main St	Ramona	92065
10/22/14	2:00pm Wed	Coco's	1280 W Valley Prky	Escondido	92029
10/24/14	10:00am Fri	Coco's	16759 Bernardo Ctr Dr	San Diego	92128
10/28/14	10:00am Tues	Coco's	13464 Poway Rd	Poway	92064
10/30/14	2:00pm Thurs	Coco's	1280 W Valley Prky	Escondido	92026

A complete list will be available on the web site www.bridlewoodinsurance.com and click on "upcoming events." You can RSVP for any of the meeting online or by calling 1-877-267-5514 and leaving a message.

Trivia Answer:

A. On July 10, 1913, the temperature reached a scorching 134 degrees Fahrenheit at Furnace Creek, California inside the present-day Death Valley National Park.

Agent of Record (AOR)

Well, since it's that time of the year again, we need to talk about being your **Agent Of Record**. One of our members, let's call him Stan, was on his way to his Scripps doctors office, and there was a Medicare booth just inside the door with what he calls a "pretty lady" sitting there. She looked at Stan and said, "Hi, do you want to save some money," "Sure" Stan said. Well, after she got Stan's information, (Medicare number and date of birth etc....) she had Stan sign a form and off he went to his appointment. A couple of months later Stan calls me because some of his medicines are no longer covered and his doctor visits have doubled in price. After I checked and found out I was no longer his Agent Of Record, Stan proceeded to tell me what he did. So I asked Stan, "What plan did you sign up for and who is the agent that you signed up with?" Well Stan didn't know. "She gave me her card but I can't seem to find it", he said. Can you fix this and put it back the way I had it with you?" he asked. "So Stan, let me get this straight" I said. "You changed your plan and fired me as your agent, because some cute girl in a dress said you could save money and now you want me fix it? You see folks, in this business, the person that takes your application becomes your agent. So if you wish for me to continue as your agent, please don't sign **anything** with **anybody** else. **Don't** let anybody take your application over the phone. This is a cut throat, dog-eat-dog business, and for 7 weeks a year, agents will do or say anything to get your business. To finish the story, I was able to fix Stan's dilemma and he now has strict orders to beware of the 'cuties' and always wear his "I'm with Jeff" button whenever he leaves his house!

Personal Notes:

On your mark, get set... I think I'm ready go? With 33 agents now contracted with Bridlewood, 64 community meeting scheduled all over San Diego, and a 30,000 direct mail campaign to let people know where they are, we are ready. This season we are working closely with Arch Health and their 5,000 members, and did I mention we are publishing a Bridlewood Insurance Seniors magazine? The first issue is due out mid October. Bridlewood Insurance is growing by leaps and bounds. You deserve great service and honest straight forward answers to your Medicare needs, **and we will deliver.** My team and I are trying hard to build this company, and sometimes I make mistakes. What can I say, Oprah was unavailable and the Pope was out of town!

Jeff Wetzal, President of Bridlewood Insurance Services

Toll Free 1-877-267-5514 Web Site: www.bridlewoodinsurance.com Email: Info@jeffwetzal.com