



“Where your needs are our concern”

95 New Canaan Avenue
Norwalk, CT 06850
(203) 846-9900 • (800) 870-5076 • (Fax) 846-1140

Web Address: www.yourinsuranceagency.net

Volume 1, Issue 1

September 2006

CLIENT NEWSLETTER



National Grandparents Day-Join Together

In the past, families were united with three to four generations living in the same household. The wisdom of the elders was passed down to succeeding generations. In our newer world, generations may live many miles apart and see each other infrequently. Grandparents Day is a step forward in pulling families back together. There is a reason the official flower of Grandparents Day is the Forget-Me-Not. With the pace of contemporary living, it is easy to put off a visit, a call, or a card. If your children are old enough, they can be part of the plan of honoring their grandparents. If the grandparents are close enough for a visit, children can help plan a party menu. Even a small child can help in the kitchen perhaps deciding how to set a pretty table. While gifts from a store are nice, a homemade gift from the children will be appreciated. One idea is to build a scrapbook for each set of grandparents (and today there are often more than two sets). Do a few pages then leave some pictures and scrap booking materials for grandparents to add photos and comments. Don't have any living grandparents? Don't let that stop you from celebrating the day. Contact your nearest living assistance facility and ask who never has a visitor. Then visit. Or if you have an elderly neighbor, invite him or her over for an afternoon. Make Sept. 10, 2006 a day when someone special is remembered.

“The beginning of knowledge is the discovery of something we do not understand.”

~ Frank Herbert ~

New Wars, New Dangers And Corroded Oil Lines...

Well, unless you've been hiding out in a cave, or on a long camping trip without your HD digital satellite dish...you've seen that the world has gotten even scarier in the last few weeks.

We've all watched the Israeli's and Hezbollah military bomb the heck out of each other, as the Israeli army crossed into Lebanon.

We don't have any comments on this renewed conflict from a political basis, but it is another facet of the increasing unrest in the Mid East. It doesn't matter if you take any sides on this escalating war, the reality is that it is a very serious threat to the out of control Mid East...and a potential danger to us here in the US.

If you don't think so, just imagine what would happen if the war expanded into Syria and/or Iran. How long would it be before our soldiers were involved in the fighting? (Dow Jones Market Watch reports that ground fighting and air strikes have occurred just miles from the Syrian border, and that the President of Iran stated he would prefer Israel to be wiped off the face of the earth.)

Pretty scary stuff.

But if all this isn't enough to make you wonder, we get awakened to the news that British police uncovered and thwarted a plot to blow up as many as 10 or more jets en route from the UK to the US. A scheme that was very close to actually happening. A matter of just days away. The day the news was announced, dozens of flights from the UK were cancelled, and the ones that did take off did not allow passengers to take any carry-on luggage.

Inside This Issue:

Feature Story: New Wars, New Dangers And Corroded Oil Lines.....	1
Did You Know?.....	3
Success Story Of The Month...	3
Financial Tip Of The Month	5
Health Tip Of The Month	5
Client News And Tidbits	6
Client Quiz.....	7
For More Information.....	8

Continued from page 1

Mothers taking baby bottles on board were made to drink the milk in front of security personnel. Security lines at US and UK airports were so long that many people missed their flights. Some waited for multiple hours as all bags were being hand inspected and X-rayed. Who knows what the effects of this news will be on future air travel.

Of course, we are still enmeshed in the twin wars in Iraq and Afghanistan. As of this writing, the Department Of Defense lists just under 2,600 US service personnel have been killed, and 19,323 wounded, with over 8,000 of those injuries being classified as "serious", such as loss of limbs, permanent paralysis, and so on.

In early August, Iraqi Shiite leader Moqtada al-Sadr, held the largest anti-American, anti-Israel demonstration in the world in the very heart of Baghdad, even as 6,000 additional U.S. troops were rushing into the city to prevent a further descent into a civil war.

The UN reports that a severe drought in Afghanistan may cause 2.5 million people to face famine, and many may turn to poppy cultivation (the precursor of heroin) just to eat. The Taliban have been gaining strength, and many towns in Afghanistan are in war lord control because we don't have enough troops there to stem the tide of the Taliban and other terrorist groups from taking back control.

If all this war stuff wasn't enough for you, British Petroleum announced that it was going to have to shut down its Prudhoe Bay oil operations due to severely corroded and leaking sections of their pipelines. This oil, nearly 400,000 barrels a day, is responsible for 8% of the oil we use here each day. While this disruption was temporary, it

did cause a spike in oil prices, and hence a jump in gas prices.

Sigh.

Now we know that some of you will be thinking that we are messengers of gloom and doom, and/or that by mentioning all this bad news we have some political position or opinion about all of this.

As we've said a million times, we DO NOT have any political opinions or agendas when we discuss the reality of the world and current events. The new Israeli/Hezbollah war may or may not be a reflection on our government, whether you refer to the Congress, or the Administration.

The oil disaster in Alaska may or may not have connections to political issues. The increasing violence and disorder in Iraq and Afghanistan may be politically linked, or they may not be.

See, the reality is that we don't care who may or may not be responsible for all this chaos and danger. Why don't we care who may or may not be to blame? Well, because our job is to help you plan for your financial future, and we must be up-to-date on what's going on. But, it truly doesn't matter who's in office, or who may be messing things up.

After all, another reality check is that it's the entire government system that has been in place for decades that's created the fiscal and violent world we find ourselves in.

See, all we need to know is what the situation is, and what we can help you do with your money to prepare for your future the best we can. Being aware of reality is the only practical and pragmatic actions we can take.



"Not to worry. I'm just monitoring this call to insure customer satisfaction."

And the way things are now, we believe with all our heart that ongoing planning is your only chance to achieve whatever your financial and personal goals are. When the world's political and economic situation is as scary and uncertain as things are now...PLANNING done both NOW and on an ONGOING basis is the best weapon you can use to fight the battle.

Make no mistake about it, it is a battle out there. Another sad reality is that those people who simply sit back and hope that "things will take care of themselves" may find themselves in a world of financial hurt down the road.

Sitting back and watching the world go by is NOT a tactic that can have much success.

Taking aggressive ACTION that starts with PLANNING is the only sensible path to follow, in our humble opinion.

Even the Congress and Administration couldn't argue with you about that!

So...don't delay. Call us up for your 2006 review, RIGHT NOW, while this is fresh on your mind. We'll take care of the rest! (Don't forget, we know where to find you!)

– 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!

Did You Know?

Our monthly feature of tidbits of news and info to make your life easier and your money work harder, so you're healthy all the time!

1.) New discoveries about healing foods... Scientists are continually adding to what we know about the health benefits of various foods. For example:

- Whole Grains: Don't like broccoli? Eat whole grains instead. University of Minnesota researchers have discovered that whole grains delivers an army of phytonutrients that do almost as much as fruits and vegetables.
- Cherries: They're an all-natural pain reliever that may even relieve the intense pain of gout (if you can eat a couple of dozen of them). Scientifically, cherries reduce C-reactive protein in the blood, which the body produces in response to acute inflammation, according to the Western Human Nutrition Research Center at Davis, Calif.
- Yogurt: Those that contain "live" or "active" cultures help fight illness and disease. It is the most popular food containing probiotics. New studies found that yogurt greatly improves a person's ability to fight off pneumonia.
- Salmon: Eating salmon reduces blood pressure and cholesterol. Salmon helps prevent heart

disease because of its healthy content of omega-3 fatty acids. Now researchers at the University of California report that a higher intake of omega-3s preserves bone density, keeping bones stronger. If you don't like salmon, eat more tuna or sardines.

- Cabbage: Cruciferous vegetables such as cabbage and broccoli have anti-cancer properties. But new studies show cabbage is in a class by itself. In addition to its tendency to protect against breast cancer, the sulforaphane in cabbage protects against lung, stomach, and colon cancers. Sulforaphane stimulates cells to eliminate cancerous substances. Eat cabbage by itself or add it to soups and salads.

2.) Some of the almost-retired take a 'bridge job'... They're age 55, 65, or older, but they aren't quite ready to head for the rocking chair. Many of the almost-retired enjoy a "bridge job" that suits their present situation. The new American career stage is the not-quite-retirement. As life spans lengthen, jumping from full-time work to full-time leisure appears to be less desirable, and to some, less realistic. Their work ethic is still strong American business couldn't be happier about it. Business faces a demographics crisis: What happens when the 76 million baby boomers retire? As older workers begin to leave work, economists predict a labor shortage by the end of the decade. AARP has teamed up with 11 corporations to figure out how to hire and retain over-50 workers. Some, such as CVS pharmacy, Home Depot, and Borders, have "snowbird" programs that let older workers move south for the winter and take their jobs with them. For some of the almost-retired, part-time jobs as greeters, retail clerks, and restaurant helpers are in their future. And that's OK with them.

3.) Skywalk over the Grand Canyon to open soon... To get an even more thrilling view of the Grand Canyon, take a stroll on the glass-walled Skywalk and you can hover above it. Only a few sheets of glass will stand between you and a 15-second free-fall to the bottom of the canyon, according to Popular Science. Commissioned by the Hualapai Indian Tribe, which owns the land, the horseshoe-shaped footbridge juts 65 feet away from the cliff edge and is suspended 3,800 feet above the canyon floor, a height about twice that of the world's tallest skyscraper. Scheduled to open in October 2006, the skywalk designed by Lochsa Engineering in Las Vegas is cantilevered atop the cliff with 94 steel rods that bore 46 feet into the limestone rock. It can support 170 tons of weight, equivalent to 700 big men, but its maximum occupancy is set at 120 people. Three oscillating steel plates weighing 3,200 pounds are inside the hollow bridge beams act as shock absorbers. They move up and down to neutralize the vibrations from foot traffic and vertical wind gusts that may be up to 94 miles per hour. The sides are made from strengthened, three-inch thick, five-foot-tall glass walls.



Success Story Of The Month

Think BEFORE You Act!

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

Don is a very careful kind of guy. You know, the kind of guy who double checks the front door when he leaves to make sure it's locked, or who reviews the bill at the restaurant before paying it.

You know, that kind of guy. He's also the kind of guy who likes to keep his financial issues sort of, secret. He doesn't like to use financial advisors, and in fact, his kids know next to nothing about what their folks have set up, financially speaking.

Now, his wife, Sheri, is a little more whimsical and less, well, careful. She's much more spontaneous and impulsive about her life and how she does things. The exact opposite of Don. (You know how opposites attract?)

Anyway, when they came into our office, the mess they were in was pretty big, and amazingly, it turned out that Don was the one who accidentally got them into big financial trouble.

Here's what happened.

Don, who is retired, quit working seven years ago, and is 71 years old now. Sheri, worked on and off, mostly part time, still works at a friends shop a few hours a week, mostly to keep busy and mingle with people. She's also 71, and will be turning 72 in a few weeks.

Anyway, they both get Social Security income, and Don gets a small pension from when he was in the military a long time ago. His employer gave him a lump sum distribution of his retirement plan (a 401K) which he rolled over into an IRA, so he didn't pay any tax on the distribution at the time.

A couple of years ago, Don was watching a show on cable that talked about financial matters, and they said that you have to begin withdrawing your IRA when you reach 70 1/2 years old. Right about the same time, there was an article in the AARP monthly publication that also talked about the same rule.

Don tried to read up on this, and from what he gathered, it seemed like he had to take some money out, and pay the tax on it. OK.

When he told Sheri about it, she said that she really didn't have any opinion on what they should do, but that she'd really feel better if they got some help before making a move. She said, "I know you like to do this stuff yourself, and you've done a great job for us, but this sounds like it may be kind of complicated. Why don't we talk to that guy who keeps sending us his newsletter? It couldn't hurt to double check, could it?"

Don responded that, "I can read, and don't need some nosy planner digging into our private finances!"

Sheri sighed, and let the subject drop.

Until they got the notice from the IRS last week, that is.

When Sheri went to open the mail, she saw a letter with a return address from the IRS. She didn't like getting mail like that. She

much preferred letters from her sister, Loretta, or catalogs from Spiegel.

When she took it into the house, she called Don over and she opened it. her face got sort of pale when she saw that the were being billed for more than \$11,500 in taxes and penalties!

Don grabbed it out of her hand, and re-read it from top to bottom.

He couldn't completely understand their gobble-de-gook, and realized that he needed to get more info.

He tried getting the IRS on the phone to explain it, but the man he got was as useless as a lump of coal. Sheri asked kind of sarcastically, "Well, is time to go get some help yet?" Her sarcasm was not lost on Don, who sheepishly agreed to come in to see us.

When they came in, we quickly knew what the problem was. Don had just enough information to be dangerous, and he really messed up.

What he thought, for some reason, was that the income they received from Social Security wasn't subject to much tax because they hadn't paid much in the past. Well, he was right, as long as their taxable income is below a certain amount, there's no tax on any of it...but if your taxable income is above another amount...as much as 85% of it can be taxed!

Also, Don had decided that the income from the IRA withdrawal was not all taxed at one time because he had contributed to the plan for decades, and that it shouldn't be taxed all at once. He thought it was spread out over five years. (He read about that, or something like it, in a magazine, or at least he thought he did, but he wasn't sure now.)

We had to tell them that they in fact did mess up, and yes, the tax bill was probably correct. (But that we would have the CPA we work with look it over, obviously, and see if he could get in the middle, between Don and Sheri and the IRS, and reduce the bill somehow.)

Don was not a happy camper when the meeting was coming to a conclusion.

He said in a low voice, "Well, I guess I'll stop being such a big shot, and stay put of areas I don't know much about. And obviously, I don't know as much about money as I thought. I always thought you guys were a



frivolous, extravagant thing to use. Now I see why your office is so busy. Us regular folks shouldn't be doing our own surgery either!"

Anyway, the long and short of this tale is that we were able to get some of the penalties reduced because the IRS admitted they calculated them incorrectly. And, when we dug into their whole financial picture we discovered that:

- They were overpaying on their taxes to the tune of \$3,450 per year besides the mess we just described!
- They had the wrong kinds of insurance and were overpaying for it besides!
- They didn't know if their money would last throughout their retirement without having to cut back or work more!
- They had no idea if their estate was set up the way they wanted it to be!
- They had no idea what would happen if one of them got sick and needed long term care!

And so on. In other words, they hadn't done any proper planning...and as a result had no comfort or cushion!

Well, all that's fixed now. We helped them rearrange their whole situation so that these problems were all fixed and they were maximizing the use of their assets and money...while knowing their plan has to be monitored every year to allow for changes in their personal situation, the economy or taxes.

While your situation might not be the same as theirs, you shouldn't take that to mean your planning needs aren't just as critical! **PLANNING BEFORE TAKING ACTIONS IS THE MOST FUNDAMENTAL, AND IMPORTANT ELEMENT OF FINANCIAL SUCCESS!!** So make sure you take heed, and call us BEFORE making any moves! We're here to help you plan, and make sure you have the best shot at financial security!

Don't be your own financial surgeon! It just isn't worth it!

Financial Tip Of The Month

Parent Liability: Will You Have To Pay For Your Child's Mistakes?

If your child injures someone or damages property, will you have to pay the bills? Will the court order it to be debited out of your checking or savings account?

Or maybe it will happen as it did in the case of a boy who thought he was an artist and spray painted the sides of office buildings. His parents were ordered by the court to work with him to repaint the walls. And they had to buy the paint.



Parental liability laws have been passed in 29 states and the District of Columbia. In California, parents can be fined or jailed for allowing children to participate in gangs. Wisconsin requires parents to pay child support when their under-age kids have babies. In Florida, parents can serve jail time if their child hurts another with a gun. More states are expected to pass such laws. And, even if they don't pass specific laws, many courts attach liability to parents for their kid's mistakes or crimes.

Parental liability laws have been passed to reduce juvenile crime and to compensate victims. Take steps to keep your family out of trouble.

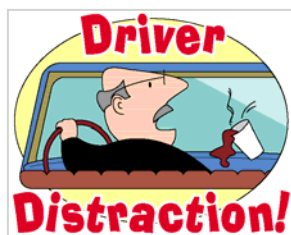
- * Let kids know that if they harm a person or his property, not only will their allowance cease, but you might have to pay a lot of money to the people they hurt. The American Bar Association's public education division has age-appropriate material about how laws work. Visit abanet.org/publicized.
- * Take your kids to visit the court so they can see what happens to young adults guilty of injury, property damage, or drunk driving.
- * Supervise. Courts are stern with parents for not knowing what their son or daughter is doing. In Arkansas, Kentucky, and Ohio, parents of chronic school skippers can be fined or jailed.

What to do if it happens: If it's very serious, call a lawyer. If not, try to negotiate with the injured party. If the injury or damage was accidental, it could be covered by homeowner's insurance.

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!



In spite of the increased use of seat belts and heightened attention to drunk driving, the highway death rate increased in 2005 for the first time in 20 years.

The news came on the same day as a new report by the National Highway Traffic Safety Administration (NHTSA).

It shows that driving while distracted is a very serious problem.

Compiled in conjunction with Virginia Tech's Transportation Institute, the report shows that nearly 80 percent of crashes and near-crashes involve driver inattention up to three seconds before the incident. The most common distractions were cellphone use and drowsiness.

Other dangerous acts included reaching for insects in the car and

gazing at passersby. Reaching for a moving object, such as an item falling, increased the risk of a crash by nine times.

The study involved vehicles with video and sensor devices during nearly 2 million miles of driving. During that time, 241 drivers were involved in 82 crashes and 761 near-crashes.

The Virginia Tech and NHTSA report found the number of crashes and near crashes attributable to dialing a phone is nearly identical to the number associated with talking or listening. Dialing is more dangerous but occurs less often than talking or listening. Researchers recommend pulling off the road to dial.

Looking at something other than the roadway increases the risk of a crash 3.7 times, reading by 3.4 times, and applying makeup by 3 times.

Client News And Tidbits!

Welcome To New Clients And Thank You For Referring!

Clients Of The Month

Here are the new clients that became members of our firm's family this last month! We'd like to welcome you publicly, and wish you all the best!

- Kai Wang and Xin Hao from Stamford. (Referred in by Piper Garner! Thanks!)
- Fred and Coleen Jenkins from Norwalk.
- Rocky and Sandy Progano from Stamford.

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us! We're all helping each other, which is the whole point of all this! Right?

This month's client of the month is:

Piper Garner

Congratulations! As usual, the client of the month will receive a \$50 gift certificate to Mario the Baker in Stamford, compliments of Your Insurance Agency, Inc.

If you want to know how to become the client of the month contact us by email or phone and next month it could be you!

"ICE" could save your life.

Store your emergency contact information in your cell phone under ICE "In Case of Emergency"

The idea is to have readily available emergency contact numbers stored in one's cell phone contacts under the listing of "ICE," so that, in the event of an emergency, paramedics or other emergency responders would be able to reach a family member or other listed ICE contact right away and relate what had happened.

For more information on "ICE" contact Your Insurance Agency, Inc 800-870-5076

Make sure to check out our website for online information: www.yourinsuranceagency.net

Report claims, make payments, ask questions and find out what's happening at Your Insurance Agency, Inc
We are a Trusted Choice Agency and our privacy policy puts you in control, we will only follow up if you request it. Your information stays yours until you need and want to share it.

Commercial Liability Insurance • Workers Compensation • Auto and Homeowners Insurance
Business Overhead Insurance • Health and Life Insurance • Special Event Coverage
Retirement Planning • Disability Insurance • Umbrella Policies • Mortgage
Annuities • Bonds

Client Quiz!

This Month's Quiz

Q. You can give \$12,000 per year to people as gifts and not pay any income tax on transfer of money.

True False

Answers To Last Month's Quiz

Q. "By filing a timely Form 4868 (Application for Automatic Extension of Time To File U.S. Income Tax Return), I will be excused from all penalties and interest as long as I file my tax return within the extension period and pay the balance of tax that is due."

True False

A. By filing a timely Form 4868, the only penalty that you eliminate is for filing the return late (5 percent per month, 25 percent maximum). However, you do not eliminate the penalty on the tax that is paid late (1/2 of 1 percent per month) or interest on the late tax payment (currently 9 percent per annum).

You can email or send through the US Postal Service your answer to this months quiz. Each month there will be a drawing from all correct answers. The winner will win a \$10 gas card compliments of Your Insurance Agency, Inc. The name of the winner will be published in the next issue.

By entering into the contest you automatically give us permission to publish your name

WARNING – Do Not Use Any Financial Advisor Until You Read This Free Report!

Naperville, IL – Did you know that all financial advisors are not the same? And, if you need to get some help with your money, you will need to know what to ask a financial professional **before you make any moves!!**

Most people really don't know what questions to ask, or what things they should be aware of. When it comes to your money, you had better know!

Picking the right advisor can help you, and ***picking the wrong advisor can be a big mistake!***

Make sure you know which is which! In today's messed up economy, you cannot afford to take any chances. If you are like most of us, these days of world crisis, economic slowdown, and general confusion have you downright worried.

You know what? You should be! Managing money was always tough, but this last year has set records for government foul-ups and totally unpredictable markets.

These are scary times. And, therefore, you must be sure to use an advisor that will be *right for you!*

To help you, we have prepared a FREE REPORT called "Ten Questions You Must Ask A Financial Advisor BEFORE YOU HIRE THEM!"

To get your FREE REPORT, and learn the secrets some advisors would prefer you never knew, call toll-free **1-800-870-5076**, 24 Hrs., for a FREE RECORDED MESSAGE! Your free copy of this eye-opening report will be sent to you immediately. Call NOW!

For More Information

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!

Your Insurance Agency, Inc. – 95 New Canaan Avenue – Norwalk, CT 06850

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

FREE Reports Available!

**Call Toll-Free (800) 870-5076, 24 hrs., For A Free Recorded Message To Get Any Of These Free Reports!
Or Check Off The Ones You Want On The Enclosed Form And Mail/Fax It In!**

- “9 New Ways To Beat The High Cost Of College!”**
- “The Secret Alternatives To Lousy, Low Yielding CD’s...What Banks Don’t Want You To Know!”**
- “The 11 Biggest Mistakes People Make Before Or After Retiring...And How You Can Avoid Them!”**
- “The 10 Questions You Must Ask BEFORE You Hire A Financial Advisor!”**
- Please contact me to set up a FREE “Financial Check-Up” of my insurance, assets and overall financial well-being!**

Name _____ Best time to contact _____
Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ Email _____

- 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 you if they wish to cancel.**

Name _____ Best time to contact _____
Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ Email _____

Name _____ Best time to contact _____
Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ Email _____

Please use additional paper if necessary!
Thanks, and don't forget to send in your Client Quiz answers to win a FREE GAS CARD!

Your Insurance Agency, Inc.

95 New Canaan Avenue

Norwalk, CT 06850-2615

Phone: 800-870-5076

Fax: 203-846-1140

Website:

www.yourinsuranceagency.net



PRSR STD
U.S. POSTAGE PAID
CITY, STATE
YOUR PERMIT NO.

Recipient Name
Recipient Address
Recipient City, State Zip/Postal Code