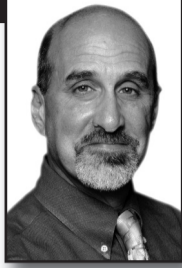


Senior Insurance Solutions

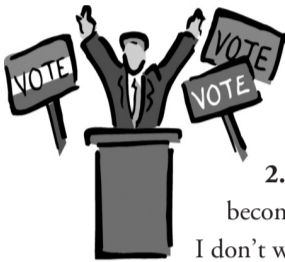
Clarity | Guidance | Integrity

Client Newsletter - Fall 2011



Greetings!

With all the debate and economic uncertainty coming from Washington, Medicare is once again front and center as a program that may undergo cuts to help our deficit problems. Our Budget problems are the result of past poor decisions and a lack of innovation and inspiration to solve them. **Why have our politicians let us down?** Why were so many poor decisions made over the years when trends and data were available showing us the factual consequences? Politicians (from both parties!!) should be expected to perform better and held accountable. Here are my 4 suggestions to improve the quality of management in Washington.



1. If you run for office, you must resign from your present office.

Running for office doesn't allow you to do your present job very well and you shouldn't be paid for it while campaigning!

2. Do TV or Radio interviews only on the weekends. Politicians have become quasi-celebrities when they should be working undistracted by the press.

I don't want celebrities managing our national security and the economy; I want hard working accountable professional managers.

3. Congressional and Presidential Elections should be held over a weekend with polls open Friday, Saturday and Sunday.

They are smack in the middle of the work week (Tuesday) when most people are busy resulting in very light voter turnout. If elections were treated with the importance that they actually hold, there should be no reason to rush, rush, rush, so the Press can have their election night broadcasts and early predictions. Elections shouldn't be entertainment! Incumbents count on name recognition and people too busy to care, hence the momentum of mediocrity, year after year!

4. And finally...If you don't use Medicare, you shouldn't manage it!

Congress must have Medicare as their retirement health insurance so they understand the ramifications of their decisions and have some "skin in the game".

New Seminar Schedule

In 2009 I began holding free public "Medicare Made Easy" seminars to provide a way to lay Medicare basics out in a straightforward way while showing attendees their options in a clear and concise manner. Here's a current schedule with more dates to be added. Please alert any friends or family that may have an interest.

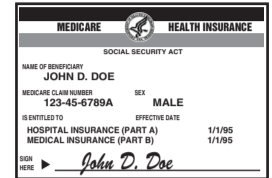
9/12	Feasterville - Public Library – 7pm	9/27	Lansdale – Public Library – 7pm
9/13	Southampton – Public Library – 7pm	10/4	East Greenville Senior Ctr. – 12noon
9/14	Richboro – Public Library – 7pm	10/4	Emmaus – Public Library – 7pm
9/15	Harleysville – Arbour Square – 10am	10/5	Allentown – Public Library – 7pm
9/19	Harleysville – Henning's Market – 7pm	10/11	Bethlehem – Public Library – 7pm
9/21	Red Hill – Public Library – 7pm		

I continually appreciate your business... and please don't ever hesitate to call me with questions or concerns.

Howard Peck



"The Doctor will see you now ... Please try not to upset him with all your medical problems."



Medicare Plans

- MediGap
- Medicare Advantage
- Part 'D' Drug Plans



Long Term Care Insurance



Short Term Recovery Care Insurance



Dental Insurance



Senior Whole Life Insurance





Looking for a Volunteer Opportunity?

For more than 30 years RSVP has been helping adults interested in Community Service find just the right challenge and situation. From adult and child literacy tutoring to Eldercare visits and business executive consulting, RSVP is a terrific source of Community Service volunteering options!

Montgomery 610-834-1040

Bucks 215-340-1210

Phila. 215-673-7447



Cleaning For a Reason

Fighting cancer is difficult enough, but living with it is even tougher - and that's where the Cleaning for A Reason Foundation steps in. This nonprofit offers FREE professional housecleaning and maid services to improve the lives of women undergoing treatment for any type of cancer. (877) 337-3348 www.cleaningforareason.org



Senior Text Messaging

Everybody is Text Messaging and Texting has introduced us to a fast, abbreviated form of written communication. LOL (laugh out loud) BTW (by the way) and IMHO (in my humble opinion) have crept into our language as permanent fixtures. Seniors now have their own abbreviated Texting Codes and here are just some...

ATD – at the Doctor
 BTW – bring the wheelchair
 GGPBL – gotta go, pacemaker running low
 GHA – got heartburn again

FWIW – forgot where I was
 ROFLACGU – rolling on floor laughing...and can't get up!
 TTYLINT – talk to you later, it's naptime
 LMDO – laughing my dentures out

Senior Whole Life Insurance

Senior Whole Life Insurance is a policy that will last one's whole life, usually for benefit amounts from \$5,000 - \$50,000, and typically bought by folks that want to leave some inheritance behind to family or charities. They are also bought to pay for "final expenses" after death such as funeral costs, credit card balances, mortgages, car payments, etc. The health requirements are very liberal, with no medical exams! ...*"don't wait till it's too late"*!

Rates for a non-smoker Female from a major Insurance Carrier:

	\$5,000	\$10,000	\$20,000	\$50,000
Age 65	\$26	\$53	\$94	\$230
Age 70	\$33	\$63	\$122	\$301
Age 75	\$46	\$90	\$175	\$435

Call Senior Insurance Solutions for a custom Senior Whole Life quote!!

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SRinsurancesolutions.com



Senior Insurance Solutions
 PO Box 294
 Green Lane, PA 18054