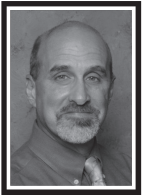


SENIOR INSURANCE SOLUTIONS

CLARITY GUIDANCE INTEGRITY

Client Newsletter - Nov.- Dec. 2010



Greetings,

Well, the November elections did produce some substantial changes in Washington, DC. We can now only hope that the Democratic Senate and the Republican Senate will act like adults and work together in creating solutions to our nation's problems. **(It's interesting to note that only in the world of politics can the same people who created a mess, now promise to fix the mess!)** The Republicans are threatening to repeal the Health Care Reform Bill. While some improvements are perhaps needed, the changes to Medicare that were in the bill are very positive and should be left alone, such as:

- 1. The prescription drug coverage gap ("donut hole") will be reduced by 50% in 2011, and reduced even more each year for the next 10 years until it reaches 25% of the original amount.**
- 2. A complete offering of free preventative services will be available starting in 2011. (The list of services is attached.)**

Note: I subscribe to several "official" publications that report and analyze the latest news/trends/changes for Medicare. If you ever read or hear anything that concerns you, and you would like actual and factual clarification, please call me!



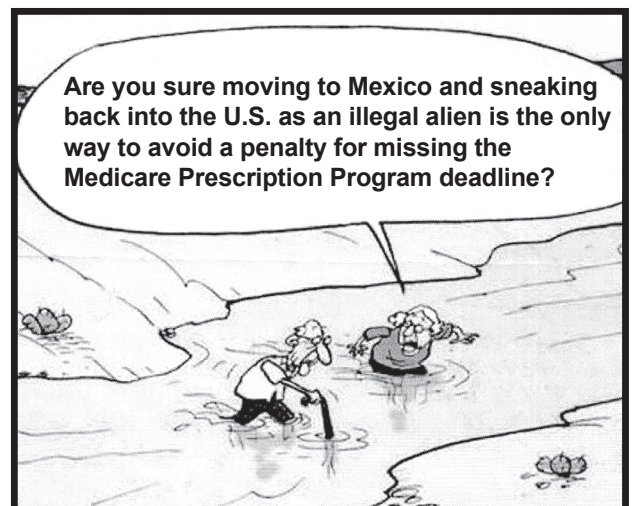
**I would like to extend my wishes for a Holiday Season filled
with warm family time,
hope for the future and gratefulness for the present moment**

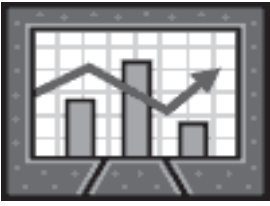
"may your days be merry and bright!"

I continually appreciate your business. Please never hesitate to call me with any questions or concerns. I return all calls within 24 hours...7 days a week.

Until next time,

Howard Peck





HOW TO FIX THE ECONOMY

This was an actual “letter to the editor” in the St. Petersburg, Florida Times, in September 2010 after the newspaper welcomed ways to fix the economy from its’ readers.

Dear President Obama,

Please find below my suggestion for fixing America’s economy. You can call it the “Patriotic Retirement Plan”:

There are about 40 million people over 50 in the work force. Pay them each \$1 million dollars severance for early retirement, with the following stipulations:

1. They **MUST** retire. Forty million job openings. **Unemployment Fixed.**
2. They **MUST** buy a new AMERICAN car. Forty million cars ordered. **Auto Industry Fixed.**
3. They **MUST** either buy a house or pay off their mortgage. **Housing Crisis Fixed.**
4. Congress **MUST** be part of the Social Security System. **They will then fix Social Security!**
5. Congress **MUST** have Medicare as their Health Insurance when they retire. **They will then fix Medicare!**

Thank you, Mr. President...and Good Luck!

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