WELCOME TO OUR

SECOND NEWSLETTER

RAFFLE WINNERS

I wrapped up my first newsletter with a raffle. Those that participated submitted a number (1-2000) and gave feedback on my newsletter. It sounds like only half of my clients received the newsletter. So here's what we gon' do. We gon' run it back one time for the one time and do the raffle all over again this month. For last quarter, the winning raffle number was 1313.
The winner of the raffle with the closest number was **SHARON J** out of **Newport, Ky**. Second was **PATRICIA H** out of **Cleveland, OH** and third was **BONNIE T** out of **Fairfield, OH**.

**If you'd like to participate in the raffle this time, check out the instructions at the end of this newsletter.

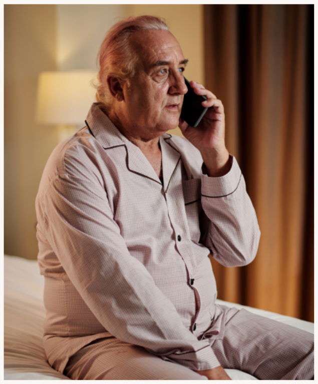
KNOWLEDGE DROP

So with the real business out of the way. I must say thank you to each and everyone of you who has put your trust in me as YOUR INSURANCE MAN. I spend the majority of my day to day making calls to the insurance companies with you all. I can't stress to you, reading this now, if there is something you need done on your insurance policy, CALL ME, I have to navigate the robots, the overseas call centers and the long hold time daily. Its a frustrating process for you I know. While it requires much patience it is something that I take pride in doing if it will assist your peace of mind. Make me aware of an issue and it will be handled. I have been told "Dan, I don't want to bother you. You're always busy." While I AM OFTEN BUSY, these insurance companies are PAYING me to represent you, so don't hesitate to lean on my acumen when it's going to be useful for you. I am trying to earn my keep out here, and if I'm getting paid anyway, I might as well EARN it. Ya know?!?!?

BE CAREFUL WHO'S MESSAGE YOU TRUST

I've come to understand most of the communication on insurance programs are coming from someone trying to SELL us versus someone trying to EDUCATE us. Advertisements through the tv, mail or phone calls from sales agents are mostly shock and awe sales attempts (It's dissappointing what this industry has turned into) and not facts pertaining to your individual case. The sales effort is an attempt to rope you into a phone call to change your plan. The unfortunate fact is the method WORKS. I've lost representation of a few clients this year because their insurance plan was changed on a phone call from someone telling them about all these NEW BENEFITS available to them but they were missing. But frankly the client was put into a worse plan, just simply so that agent can get their payment of $25/mo for representing you. Only thing is, you never hear from the person again.
**With the passing of the new bills in congress, WATCH as thats the angle the sales people will use next.
** SCAM attempts on your social media and through your email, those that aren't insurance related, USE THE SAME EXACT TACTICS... So keep your eyes out. Let me know what you hear and see.

One day I was talking to a life insurance service rep with eight years of experience and he shared that one of the trends of the insurance buying space he's noticed is that the sales transaction has become TRANSACTIONALLY based, meaning an agent comes along and sells an insurance program, and then that client won't hear from them again. Our industry used to be RELATIONSHIP based. (Do you remember the insurance agent that used to come and visit your parents every month?) Him sharing this reminds me of what we hear when they say "MONEY IS THE ROOT OF ALL EVIL" It's not that money is the evil, the coveting of money is, and companies are developing processes to ratchet up their REVENUE, their SALES VOLUME and due to this fact the CUSTOMER APPRECITION and service within our industry has steadily left the building.



The people that suffer the most are those middle class and below, because our phones BLOW UP with individuals seeking to make money in SPITE of the customer, rather than in SERVICE of the customer. This is why I spend so much time taking on the customer service load, because AINT NO BODY ELSE TAKING CARE OF PEOPLE like they should be taken care of. I often ask my peers, "What is your system to organizationally take care of the needs of your clients beyond the sale, and I've yet to hear a viable example." If you have any ideas on what I could do better, what a representative did in the past that you enjoyed, please drop me a line, I am all ears.

MY FAMILY UPDATE

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THE STORY OF MY KIDS

Now that I'm off of my soap box. So Sophie and I did a thing! On March 19th Sophie and I FINALLY got married. We did it in all of ten minutes, outside of our kiddos, the only other two people present was our pastor and one of the church members. A small, private ceremony indeed. Stella, our oldest, was super excited and attentive for all of 30 seconds (NO JOKE). My homegirl was talking about the "princess wedding" telling everyone she came across "We're getting married" and the moment her five year old mind realized getting married means we're just standing there, she led the charge, wrangled Hudson, Iris and Miller and they ran around playing and screaming in the background. It was a perfect representation of our life and the dynamic of our household.

Now, here in July, our house is always high energy and always LOUD. I NEED your prayers. I can't keep up with them half the time. Thank God for my wife, Sophie, she keeps the chaos in order. But we are facing a season of transitions as Stella is preparing to start kindergarten in the fall. Hudson and Iris will be attending the same preschool and Miller will attend daycare that Sophie is leading the charge of. She is returning to work as a teacher after a two year sabbatical to stay home with our own kids.

The kids are a bonafide UNIT. Miller, the one year old, tackles everyone, and even Stella who's five struggles to get him off of her. Iris, who's two, carries the emotional pull of the family. If she's in a bad mood everyone is. Hudson the three year old is obsessed with everything dinosaurs and cars.

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We've faced several deaths in the extended family over the last six months, a couple court cases that just seem to keep coming, custody of children and money etc. If my family ever is going through something I WILL ALWAYS be there for them. I've made the trip up to Canton (3.5 hours from me) several times this year already. However I've noticed in this season that I put too much of the pressure on my shoulders and rather than just being supportive, I find myself being emotionally yanked, and drawn in in matters that frankly don't need to concern ME. Almost like instead of being a fan in the stands I'm stepping up and taking the headset to call the strategy of the game. It's been a healthy realization, and now that I realize it I can make the adjustment. But overall we've been blessed.

INSURANCE TIP AND UPDATE

MEDICAID **- So I've been reading ALOT. I wanted to share a couple insurance concepts to consider when thinking of protecting you and your family. But first this MEDICAID update:**

I have been watching the news, and with this new bill passing in congress and millions who will be losing MEDICAID, I've been trying to wrap my head around how this will affect my clients. For those of you over the age of 65 and receiving medicaid along with your medicare, I think you need to be prepared for changes. Stay on top of the mail you get from MEDICARE and THE STATE with which you reside.

REMEMBER these two terms as I continue.
MEDICARE is for insurance in your retirement years. 65 plus.
MEDICAID, think of AID as additional help. It is administered through the state, the county you live in.

MEDICAID is for those of us under the poverty line and it assists in covering medical costs and lowering our expenses. With that I will continue back to my thoughts....

I believe the income threshold to qualify for medicaid will lower, making it a more selective process to attain the help. It is currently $1,761 in income or LESS per month to qualify for the lowest level of medicaid help (here in OH and KY). I think they will lower the qualification in each state, but to what number, I have no idea, but let's arbitrarily say it's $1,500 in income per month or less. Well that change would mean that several of my clients reading this newsletter would lose medicaid coverage. Now, I personally believe that's how they will implement this change now that this bill has been approved but that's JUST A GUESS and when it comes to government regulations and our healthcare system I have come to understand to EXPECT THE UNEXPECTED. I will stay abreast of any and all changes and make sure to keep you abreast when pertinent. Call me if your mental lunch starts getting eaten, or if you have any questions. I'm around.

LTC INSURANCE - So now that I've been an insurance man for 10 years. I have witnessed my clients evolve into new phases of life over and again. I've experienced my clients passing away, I've experienced working with the next of kin after a stroke, heart attack, a dementia diagnosis. When a client needs to go to a nursing home, or needs skilled nursing care to come in so that they can regain their strength. A Long Term Care policy may be needed. A couple considerations that go into play:

1. Have you built a nest egg, a savings account, that stands to be depleted due to how expensive the cost of nursing care is per month? (Skilled nursing care costs roughly $4,000 - $10,000 PER MONTH)..
2. Do you stand to lose a business, a HOUSE, or any other assets unique to you that you intend to leave to your family? To cover the cost of nursing care we have to put ALL of our assets on the line. Realistically we could stand to lose everything we built up for the cost of care in the last years of our life.
3. A Long Term Care policy is typically purchased between the ages of 50-55. If you aren't concerned with LOSING assets or money saved then you don't need to concern yourself with a policy of this nature, but it may be good information for your next generation. Your kids or grandkids may want to educate themselves on this product especially if they're doing well for themselves in their career or in business in preparation for when they reach the 50-55 year age range.