



The View

FWAHU HEALTH INSURANCE EXPO OCTOBER 11TH - 12TH

Please join the Fort Worth Association of Health Underwriters for our biggest event of the year on Thursday and Friday, October 11th and 12th. We will be hosting a two-day Health Insurance Expo. Thursday we'll meet at our normal location – Cacharel Restaurant in Arlington. On Friday we'll gather at the Old Bedford School.

The first day will begin with the very popular NAHU Consumer Directed Health Care Certification Course. This is only the fourth time this course has been offered nationwide and the first time it's been offered in Texas. The course is approved for four hours of continuing education and there is an additional cost to attend this class. As an alternative, we'll have four one-hour CE courses available to attendees at no additional charge. All four of these classes are brand new – they were just approved by TDI this month.

We'll break for lunch at noon and you'll have time to visit with our many great exhibitors. Be sure to take this opportunity to pick up info from the companies you already do business as well as others that you might want to add to your portfolio.

The afternoon will be filled with great speakers, including Denny Ebersole, Region VI VP for National Association of Health Underwriters; Dr. Merrill Matthews, PhD, Director of the Council for Affordable Health Insurance; Ashley Gillihan, an Employee Benefits Attorney with Altson & Byrd in Atlanta; and Megan Mamarella, NAHU's Director of State Affairs.

We will have some additional exhibitor time in the afternoon and then again during our reception at 5:00. Be sure to stick around for that.

Friday will begin with the 3 hour play "America's Health Care System on Trial". This is your opportunity to learn about both sides of the single payer debate while watching your fellow FWAHU members sacrificing their dignity and trying to act.

We'll break for lunch at noon and will have time to visit with exhibitors and participate in a health & wellness fair. We would like to have a blood drive at the same time but we need 20 people who are willing to donate blood to make it happen. If you're planning on attending and would like to donate blood, please send an email to president@fwahu.org so we can add you to the list.

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MISSION STATEMENT

The Fort Worth Association of Health Underwriters exists to inform and protect the consumer through the professional growth of its members.

**Visit our website
www.FWAHU.org**

In the afternoon, we'll hear from more great speakers, including Carolyn Goodwin, president of the Texas Association of Health Underwriters; Lee Manross, registered lobbyist for TAHU; Dr. Paul Handel MD, Vice President and Chief Medical Officer for BCBS of Texas; and Gretchen Weber, Chief Marketing Officer for Elite Wellness USA. We'll conclude the afternoon by continuing the health & wellness fair.

Detailed information about the Expo begins on page 11. This should be a great event – we hope you will consider joining us and inviting prospective members as well as your clients.

Pricing information and registration forms can be found in the following pages, but please note that the entire event, including the CDHC certification class, is FREE OF CHARGE to anyone who sends in their new member application (full membership only) with their registration form. The entire event is also free to FWAHU Season Pass holders.

Doing the Right Thing

by Danielle Kunkle

I went out this past Tuesday to see an 89-year-old woman who was a referral from an existing client. They told me that Mary was paying nearly \$300 per month for insurance and couldn't understand why it was so high. She has limited social security income and was paying so much for the insurance that she could not afford the copays on some of her prescriptions with what was left at the end of each month. I visited her to see if she might qualify for a Medicare Advantage special needs plan that could possibly be a fit for her due to a health condition which would qualify her for the plan.

Mary's kitchen table was littered with bills and statements from various doctors, insurance companies and Medicare. It was truly a mess. After reviewing the policy she presented me with, I was able to determine that she was paying \$80.46/month for a group Medicare Supplement plan from Aetna. The plan was sponsored by her late husband's former employer. If you don't write Medicare products, let me share that \$80/month for a Medicare Supplement at age 89 is a rock-bottom rate – less than half what she might pay for a new individual Medicare supplement were she to buy one today. I told Mary this and she said "What about the other \$450/month I have to pay?" I scoured the policy and could find no evidence of any other premium due. Then she said that she thought the \$450 quarterly premium was for the "Horizons". Thinking that she meant Secure Horizons, I assured her that she did not have Secure Horizons because otherwise Medicare wouldn't be paying her medical bills directly as several statements on her desk clearly indicated. She insisted that they were and dug through her piles of paperwork to produce a policy called Horizon Blue Cross Blue Shield of New Jersey. I was astonished to find that Mary held a second Medicare supplement policy with Blue Cross of New Jersey for which she was paying nearly \$1,800/year. I called Blue Cross and confirmed that indeed Mary had a policy in force with them and had been paying premiums on it for over a decade. The Blue Cross representatives had no idea that Mary had another policy in force and agreed that it

was not necessary for her to have two policies and kindly gave us the information we needed on how to cancel the second policy.

As insurance agents, we have a responsibility to protect the consumers that we work with on a daily basis. While this is important for all age groups, it is even more critical for those of us working with seniors, who have a difficult time navigating the maze of options for their Medicare supplemental insurance and who sometimes are on a very limited budget. As September's newsletter indicated, our industry has recently come under fire due to a few bad apples selling Medicare Advantage PFFS plans when it was not appropriate or without fully explaining how the plans worked to the consumer. When agents don't put the consumer first, they jeopardize not only their client's welfare and their own career, but they hurt the rest of us who work with honesty and integrity in a very honorable profession. The importance of ethical practices when working with consumers cannot be emphasized enough.

Considering the coverage that Mary had with Aetna through her husband's former employer, she truly could not have improved her coverage by switching to the plan that I had first thought of as a solution for her. Though that plan would have been a good fit for her situation, she was already covered by great plan at an unbeatable rate. Could I have convinced her to switch to the plan I was representing and earned a commission? Of course, and she would have readily done so if I had asked her to. Instead, I spent 2 hours with her that afternoon and earned not a dime. However, I left her house that afternoon with a smile on my face knowing that I had just helped a financially strapped elderly woman save \$150/month and she would now have more than enough left over to pay for her prescriptions each month. You cannot put a price on that feeling. It's better than any commission I could have earned. It also builds my reputation and my opportunity for future referrals. What comes around goes around, and if we do right by our clients, it will all come back to us in the end.

NAHU's Code of Ethics

To hold the selling, service and administration of health insurance and related products and services as a professional and public trust and do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which I know may be false or misleading.

To consider the sale, service and administration of health

insurance and related products and services as a career, to know and abide by the laws of any jurisdiction Federal and State in which I practice and seek constantly to increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices which may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.

To extend honest and professional conduct to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

FWAHU Donates School Supplies to Western Hills Elementary School

FWAHU donated \$250 in cash and school supplies that we collected at the September CE Day to Western Hills Elementary School in Fort Worth. Charity Chair Erin Struck visited with Kim Rambo, a counselor from Western Hills, who was grateful for the donation. She said that Western Hills has recently gone through major staff changes as they are now one of seven official bilingual schools in Fort Worth. She said that the money we donated would be utilized for school uniforms and shoes for the students. She also mentioned that any gift certificates, goodies, snacks, etc. for the staff would be greatly appreciated. This is an ongoing need – not just at the beginning of the year – so if you would like to donate any money or supplies to Western Hills, please contact Erin at charity@fwahu.org. FWAHU is a long-time supporter of Western Hills and we would like to thank our membership for their generous donations.



Listen to Sharon Alt and co-host Mark Bellman
every Tuesday at 1pm
as they talk about the latest issues affecting our industry.

Go to www.healthvoiceamerica.com

Can't listen live? No problem!
Prior shows are archived on the website.

RECAP: FWAHU's SEPTEMBER MEMBERSHIP MEETING

FWAHU hosted our third annual CE Day on September 14th at Cacharel Restaurant in Arlington. About 60 people showed up for the all-day event, where we offered 8 hours of continuing education.

Peggy Bass started the day off with the two hour course "Ethics the NAHU Way" [course #38192]. She cited examples of some of the ethical dilemmas we face as insurance agents and encouraged discussion from the audience.

Mark Bellman from UnitedHealthcare was up next with "Single Payer: Unplugged" [course #47818C]. Mark is a great speaker and was a crowd favorite. He pointed out that some of the same people who disapprove of the government's handling of the Iraq war seem eager to turn the financing of health care over to the government...sort of ironic. Mark took the day off work and flew to DFW to help us out – thank you Mark!

TAHU president Carolyn Goodwin was up next. She gave an overview of HSA plans and other consumer-based benefits strategies in her course "Strategies for Reforming the Private Health Insurance Market" [course #39674C]. This was a nice refresher course for most of the attendees. Carolyn was also our lunchtime speaker. She gave an update on TAHU's legislative initiatives, including our support of a bill that would ALLOW carriers to offer a plan, hopefully at a discount, that would require 100% employer contribution. This plan, if carriers chose to offer it, would be in addition to their normal product offerings, and the goal would be to help reduce the number of uninsured people in Texas. TAHU's position was mis-stated in a recent article and Carolyn cleared up our position for the attendees.

After lunch Mark Bellman spoke again. His second course "Consumer Driven Health Plans, The Sequel: Now What?" [course #47819C] put an interesting spin on consumer-based plans. Mark pointed out that the purpose of consumer-directed health care was to solve the health care spending problem that we as Americans seem to have. HSA's, though, might be two ambitious because they attempt to change two types of behavior – our spending problem as well as our savings problem. HRA's, Mark said, might be a better option for the average consumer because they address the spending problem without requiring people to save money that they don't have. Both of Mark's presentations, along with a lot of other great information, are available on the Austin AHU website. Just go to www.austinahu.org, scroll to the bottom of the home page, click on the UHC link, and register as a guest.

Ken Malcolmson, market president for Humana, spoke next on the topic of transparency in his course "Transparency in Healthcare: Clarity, Control & Confi-

dence" [course #47939C]. He cited examples of what his company and others are doing through a joint venture called Availity. Price and quality transparency tools are beginning to be made available, but consumers haven't been as quick to use the tools as we would like. Be sure to join us at our November luncheon where we will continue the discussion on transparency and electronic medical records, two key components of consumerism that the provider community has been slow to support.

Scott Mardis from AmeriFlex in Philadelphia, who was in town for an insurance conference, continued the CDHC discussion with his one-hour course "Evolution of Consumer-Driven Benefits" [course #49180C]. He thanked Mark for delivering "about half" of his presentation. Nonetheless, Scott provided us with some valuable insight about how we got here and where we're going. He talked in some detail about the new IRS rule relating to debit cards for FSA's and HRA's.

Eric Johnson closed the day with an overview of the Medicare prescription drug plan with the course "Medicare: Let's Get This Part D Started!" [course #44173C]. He said that the Medicare website www.medicare.gov is a great resource for anyone shopping for a prescription drug plan for their clients. This site will allow you to enter the client's zip code and their prescriptions and will generate a list in order of the best prescription drug plans for that individual.

We would like to thank Humana for being the title sponsor for this event for the third year in a row. We would also like to thank CIGNA, our luncheon sponsor for the CE Day. Our association relies on our sponsors to be able to offer the great programs that we do. When you attend a FWAHU function, please be sure to visit with them, pick up their information, and thank them for their support.

A special thanks also to Peggy Bass and Tonya Booth, who handled the CE paperwork at this event – not an easy task with this many hours of CE. And our behind-the-scenes person who works tirelessly for our association is TAHU's Executive Director Laura Firestone. She does the financial statements for FWAHU and sends out all of the CE certificates for TAHU provided courses, and TAHU was the provider [provider #0426] for all 8 hours of CE in September. We would like to thank Laura for everything she does for our association – without her more than a few chapters would fall to pieces. Thank you Laura!!

Now Is the Time to Sell Long Term Care Insurance

I began my practice as a career agent in California in 1989 and was quite comfortable selling my company's core products: life, disability, annuities and investments. I thought I had all the bases covered and was taking good care of my clients financially until I began witnessing the emotional and financial challenges they struggled with as caregivers for their aging parents.

I called elder law and estate planning attorneys in my network, hoping that they could assist, but quickly realized this approach was too little too late. I realized I didn't have the luxury of sitting on the sidelines by not talking to my clients about long term care planning. Like many agents, I didn't want to sell long term care insurance. I felt it was a hard sell, the coverage expensive, the learning process extensive, and the products constantly changed. At the end of the day, however, I realized I have a fiduciary responsibility to educate my clients about long term care and the potentially devastating consequences of not being prepared for it. That was in 1999.

When President Bush signed the Deficit Reduction Act of 2005 in February 2006, the federal government sent a clear message to Americans — *planning for long term care is your*

responsibility. The bill made major changes to the rules for qualifying for Medicaid to pay for LTC. It also lifted the federal ban on the expansion of the Long Term Care Partnership program—a joint venture between private insurers and states designed to make LTC insurance more affordable and useful to consumers.

Senate Bill 22, which Governor Rick Perry signed earlier this year, allows the state of Texas to amend its Medicaid plan to participate in the Partnership program. The bill also calls for a LTC insurance awareness campaign to help educate Texans about the cost of LTC and the value and availability of long term care insurance. Taken together, these new laws underscore the government's support for the idea that private insurance must assume the lead in providing for Americans' LTC needs. As a producer, I'm pleased that LTC insurance is now a mainstream insurance product. I hope producers take advantage of this development. It's no accident that these changes come at a time when 78 million Baby Boomers are fast heading into retirement. Their need for LTC coverage is greater than ever. Planning for long term care is your client's responsibility, but they shouldn't have to figure it out on their own. It's your

responsibility to educate them on their options and help them find solutions to meet their needs. The responsibility and the opportunity to sell LTC insurance have never been greater for producers.

I'll be sharing more information about LTC Planning in a Changing Legislative Environment at the upcoming Health Insurance Expo on October 11, 2007 at the Cacharel Restaurant in Arlington. From 8:00-9:00 am I'll explain why it couldn't be a better time to be selling LTC insurance to your clients. [1 hour CE pending]

About the author: Kathy Dorsey, CLTC, is a long term care specialist and advisor to CPAs, financial planners, attorneys, investment advisors and insurance producers and their clients. She is an authorized Partnership producer in California, a member of the American Association of LTC Insurance, and an Associate Member of the Fort Worth Business and Estate Section of the Tarrant County Bar Association. Her practice, Asset Protection Advisors is located in Fort Worth, Texas.

SCHIP Legislation Update

September 25, the House of Representatives passed the compromise bipartisan agreement on SCHIP reauthorization (H.R. 976), by a vote of 265 in favor, 159 against. NAHU scored a big victory in that the premium assistance improvements we have been advocating were included in this legislation. These are essentially the same provisions we supported in the Senate-passed bill. The margin was obviously short of the 290 YEA votes needed to override a promised veto from President Bush. So stay tuned for more theatrics.

The Senate is expected to take up this measure soon. Technically the deadline for authorization of the program expires Sept. 30, but Congress will certainly pass some sort of short term extension of current law to keep the program running while policy makers sort out the larger issues.

!!WANTED!!

Attention all FWAHU Members!

Have you seen these very important persons? Their FWAHU annual renewal date is here and we have been unable to reach them.

Their membership in our organization is highly valued so if you know where or how to reach them, please email Retention Chair Danielle Kunkle at Danielle@consumerbg.com or give them the member a call and ask them to renew their membership today.

**Tom Borders * Shannon Culp * Michael Stevens
Stephen Davidson * Stephanie Love * Catherine Tincher**

Renewing your membership is easy! Simply go to www.nahu.org and click on "JOIN NAHU" in the top red menu bar. A link will appear in the middle of the screen in which you can renew online.

If you don't know your member number or need help renewing, email Danielle Kunkle or call her at 817-249-8600.

Membership Spotlights on David Lynch and Chris Pratt

David Lynch

This month we proudly present Mr. David Lynch, member since... well, last month. Being new to the association we truly wanted to take this opportunity to introduce him and provide some insight into this valuable member of not only our Association, but also as a proud Board Technology Chair as well.

David was introduced to the world on February 24th in a town called Tell City, Indiana. Interesting point to make here is that there is no other city in the United States, named Tell City! The origin of the name is based from Switzerland settlers and their love of the William Tell story. Now even though his humble beginnings were in a Swiss settlement, today his most enjoyable trip would lead him to Spain.

David is currently an Account Executive for Humana, in their Small Business Division (2-99 market) and is responsible for renewals as well as adding lines of coverage to existing business including medical, dental and life. He has been in the insurance industry for about 4 years and joined FWAHU to get more involved, and did give a shout out to Eric Johnson as a strong advocate of this association. Of course David's current job pales in comparison to his first, where he enjoyed working in the kitchen at a restaurant... OK, I embellished a little; his exact comments to us were that he had no fond memories of this position. Sorry this writer's sarcastic side got the best of me and the eternal optimist snuck into it as well!

Mr. Lynch currently resides in Big D, and has two dogs. His favorite food is Thai. A true favorite for quenching his thirst would be a Shiner or Gin Martini, and on those non-alcoholic days he would prefer Diet Coke over the too sweet regular Coke or Dr. Pepper. Now, while David enjoys his beverage of choice, he takes in the musical stylings of Peter Bjorn & John, The National and Art Brut found within the less commercial indie rock genre. And finally, when asked if he preferred Cold weather or Hot, he responded relative to his upbringing. He said, "Cold weather because that's what I grew up with and I

am naturally more adjusted to cool weather than the hot." Hmm... Not sure Texas was the place to come if that was his preference, but glad he is here and showing great interest in our organization and helping us out with the Technological aspects of what we do for our members and our industry!

Chris Pratt

What is your month and day of birth?
8/31

Where were you born? **Cincinnati, OH**

What city do you currently call home?
Cincinnati, OH

Do you have any siblings? **Twin sisters (21) and an older brother (26)**

Do you have any pets? **Not currently but I am looking to get a puppy.**

Please share with us your very first job and any fond memories of it. **My first position was at Hyde Park Country Club in Cincinnati. I began as a caddy when I was 12 years old and found myself working there until I graduated from college--serving members in numerous capacities. One of my fondest memories was actually meeting current Cowboy, former Ohio State product, Terry Glenn.**

Who is your current employer and what position do you perform? **EyeMed Vision Care, Small Business Sales Representative for the Dallas/Fort Worth area--serving employer groups between 10 and 1000.**

How long have you been in the insurance industry? **All of four months!**

Why did you decide to join FWAHU?
The FWAHU offers tremendous opportunities--networking and philanthropic.

Now for some fun...

What is your favorite food? **BBQ potato chips**



What genre does your favorite music fall into? (Please include a couple of artists you enjoy.) **I listen to a lot of Jack Johnson and Dave Matthews--however you would classify that style of music.**

Who is your favorite Actor/Actress and why? **Anthony Hopkins is my favorite actor because he is able to play such a variety of roles and do so convincingly. Jessica Alba is my favorite actress because she is gorgeous... and her movies aren't too bad either!**

If you have one, please provide your favorite quote or saying. **"A towering genius disdains a beaten path" -Abraham Lincoln**

Do you prefer Pepsi, Coke or Dr. Pepper? If you prefer none, then give us your favorite beverage of choice, keeping in mind that if it consists of any alcohol, you are truly in the right Association! **Haha, I am a Miller Lite kinda guy.**

Do you prefer hot or cold weather? **Hot!**

What country would you most enjoy visiting that you have not already seen outside of the United States obviously?
Ibiza, Spain

Do you have any hidden talent, hobby, etc. you feel would typically not be something anyone would relate you with? **I am a sports freak! I cannot go a day without watching Sportscenter.**



The President's 2007 Triple Crown Program

NAHU has 20,000 members across the country; you are the reason we exist. Your participation in lobbying and advocacy are the reason we've become a force in Washington and in statehouses across the country; your recruitment efforts are why membership is up 33% over the past five years; your contribution of your time and talents is why we have over 200 chapters across the country.

We never want to take these efforts for granted because, without you, we would suffer the fate experienced by countless other nonprofit associations: declining members, shaky finances and a demoralized membership.

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishment in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

Criteria

To qualify for the Triple Crown, within the calendar year, a member must:

- HUPAC:** Participate in the \$10 x 12 draft program or contribute \$150 total
- Membership:** Recruit at least two new members
- Advocacy:** Use *Operation Shout* to send at least three messages

One, two, three—it's that simple!

Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin to be presented at a local chapter meeting, special ribbons at the Capital Conference and Annual Convention, and recognition in *HIU* magazine, on NAHU's website and through press releases sent to qualifiers' local newspapers.

Individually, the Triple Crown accomplishments are not difficult to do, but together they help reinforce NAHU's position as America's premier association for health and employee benefits professionals. Many NAHU members qualified for this award last year, and we look forward to recognizing many more in 2007.

Claim the Crown!

Address your questions to: Triplecrown@nahu.org

Dealing with the complexity and constantly evolving regulations in health insurance, employee benefits and tax compliance can sound like... jibberish.



At Alt Benefit Consultants we are a stand alone, objective Third Party Administrator that works hand in hand with top brokers and agents enabling them to provide the most up to date, tax compliant and comprehensive total benefits packages to their valued clientele.

We expertly and responsively handle Flexible Spending Accounts (IRC Section 125), Health Reimbursement Arrangements (IRC Section 105), Health Savings Accounts (IRC Section 223), and COBRA & HIPAA administration and paperwork, freeing you up to grow your business and work as a trusted advisor to your clients. We are the "behind the scenes, one less thing to worry about" strategic partner aligned with the best interests of our clients. Simple for you. Simple for them. Simple as ABC.

How may we simplify your day?



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Simplify

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BookWorm Corner

HARDCOVER BUSINESS BOOKS

- 1 WHO MOVED MY CHEESE? by Spencer Johnson, M.D. (Putnam \$19.95) Learning to accept change.
- 2 THE MILLIONAIRE MIND by Thomas J. Stanley, PhD (Andrews McMeel \$26.95) The values of the wealthy revealed.
- 3 THE TIPPING POINT by Malcolm Gladwell (Little, Brown \$24.95) Discovering what turns an idea into a hot trend.
- 4 THE NEW NEW THING by Michael Lewis (Norton \$25.95) Silicon Valley and its representative man, Jim Clark.
- 5 THE CLUETRAIN MANIFESTO by Rick Levine, Christopher Locke, Doc Searls, and David Weinberger (Perseus \$23) The Web is a conversation--one that's changing markets.
- 6 FIRST, BREAK ALL THE RULES by Marcus Buckingham and Curt Coffman (Simon & Schuster \$25) A Gallup investigation into managerial achievement.
- 7 HIGH TECH START UP by John L. Nesheim (Free Press \$50) A handbook for startup success, by a Silicon Valley veteran.
- 8 BLOWN TO BITS by Philip Evans and Thomas S. Wurster (Harvard Business School \$27.50) How the Internet is reshaping business models.
- 9 SIX SIGMA by Mikel Harry, PhD, and Richard Schroeder (Currency \$27.50) Improvements in quality can boost profits, say two Motorola veterans.
- 10 THE INVISIBLE TOUCH by Harry Beckwith (Warner \$21.95) How service businesses can attract clients and keep them.

PAPERBACK BUSINESS BOOKS

- 1 RICH DAD, POOR DAD by Robert T. Kiyosaki with Sharon L. Lechter, C.P.A. (TechPress \$15.95) Teaching your kids the rules of money that the rich play by.
- 2 THE SEVEN HABITS OF HIGHLY EFFECTIVE PEOPLE by Stephen R. Covey (Fireside \$14) Habitually popular.
- 3 THE MILLIONAIRE NEXT DOOR by Thomas J. Stanley, PhD, and William D. Danko, PhD (Pocket Books \$14) The simple ways of the wealthy among us.
- 4 INVESTING FOR DUMMIES by Eric Tyson (IDG Books \$19.99) From stocks to small business--with cartoons, too.
- 5 THE MOTLEY FOOL INVESTMENT GUIDE by David and Tom Gardner (Fireside \$13) The online duo puts it on paper.
- 6 THE ONE MINUTE MANAGER by Kenneth Blanchard, PhD, and Spencer Johnson, M.D. (Berkley \$12.95) Three management techniques, conveyed in brief story form.
- 7 THE WALL STREET JOURNAL GUIDE TO UNDERSTANDING MONEY AND INVESTING by Kenneth M. Morris and Virginia B. Morris (Fireside \$15.95) Concise explanations enriched with graphics.
- 8 24 ESSENTIAL LESSONS FOR INVESTMENT SUCCESS by William J. O'Neil (McGraw-Hill \$10.95) The founder of Investor's Business Daily offers wisdom on stock-picking.
- 9 WHAT COLOR IS YOUR PARACHUTE? 2000 by Richard Nelson Bolles (Ten Speed Press \$16.95) The enduring job-search bible.
- 10 THE ERNST & YOUNG TAX GUIDE 2000 by the Tax Partners and Professionals of Ernst & Young LLP (Wiley \$15.95) Time is up, folks.

FWAHU Membership Recruiting Contest Fall 2007

Contest Period: August 1 – October 31

Winners: Anyone who recruits at least 6 new members

Prize: Your choice of one of the following (up to a \$300 value)

		
Car GPS System	Bed & Breakfast Wknd.	Digital Camera
		
Monthly Wine Club Membership	One Year NAHU Dues	Spa Day

Questions on Membership? Contact:

Membership Chair – Coleen Elkins: colleen@24-7healthinsurance.com

Retention Chair – Danielle Kunkle: danielle@consumerbg.com

Applications are being distributed for your convenience.

Bottle vs. Tap

Popular culture has taught us through the power of advertising that bottled water is the best thing to drink. Critics argue this is often more myth than fact. The Food and Drug Administration uses many of the same standards to rate bottled water as the EPA uses to rate tap water. And people seldom look into where bottled water comes from, which in some cases is the same source as the tap.

In some areas, where tap water is less than tasty, or possibly contaminated, bottled water is the better option. When in doubt, buy the bottle. And bottled water is always an asset in times of emergency or when public supply has been disrupted.

One of the main problems with drinking bottled water over tap is the lack of fluoride to the diet. Most public water supply is fortified with fluoride, which aides in dental health. Fluoride is not usually added to bottled water, unless it's marked as such on the label. Experts recommend that parents of children who use bottled water as their primary water source should notify their doctor and dentist.

A leak that loses one drop of water per second can leak more than 2,000 gallons each year

The quickest way to check for leaks is to shut off all running water in the building. Once you are certain there is

no water running on the premises, you are ready to test for leaks using these three easy steps:

Check the water meter and record the reading.

Let the property stand for at least thirty minutes with no water running.

Check the water meter and record the reading again.

If the reading has changed, chances are good you have a leak in the building's water system.

For leaking faucets, the repair can be as simple as replacing washers.

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Our more than 500 insurance professionals are available to assist you in 33 markets across the county, and they're with you from quoting to closing – and beyond.

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