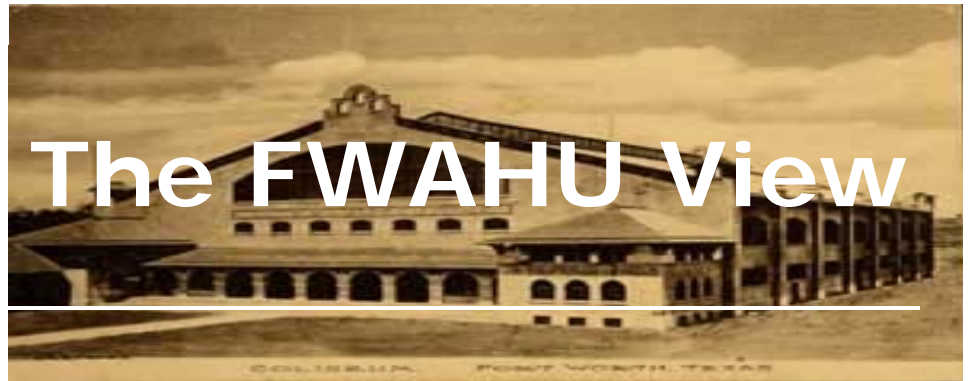


January 2006



January Luncheon

Pharmaceutical Panel

Come to our January 12th luncheon for a meeting of the pharmaceutical minds. We will have prospective information from different views regarding prescription drugs. We will have the view of a retail pharmacist, who sees the consumer side. A pharmaceutical sales representative on the panel will give us the side of the manufacturing and selling of the drugs. They will also be able to give a few INSIGHTS from the prospective of the provider side regarding distribution of the drugs. The third panel guest has a PhD in pharmacy and works in research and development. This guest will give us information on what the research has done and can do for the healthcare system, as well as give information as to the cost of the drugs because of the research.

You are asked to bring your question as our own Briscoe Dunn will moderate this distinguished panel of guests. The luncheon begins at 11:30 AM

CE: TEXAS LEGISLATIVE UPDATE: 79TH REGULAR SESSION 2005 – Presenters are Lee Manross and Misty Baker

It is for one hour. Cost is \$10 for members and \$20 for nonmembers.

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MENU

MIXED GREEN SALAD,
BAKED FILET OF SALMON WITH GINGER AND
CRACKED BLACK PEPPERCORN ON A RED WINE
BUTTER SAUCE WITH WHIPPED POTATOES & A
VEGETABLE MEDLEY

AN ALTERNATE SELECTION WILL BE
SAUTÉED BEEF TENDERLOIN TIPS
(SERVED WITH A DIJON MUSTARD SAUCE)
FOR AN ADDITIONAL \$7.00

A VEGETABLE PLATE MAY BE SUBSTITUTED AT
NO ADDITIONAL CHARGE

IF YOU WOULD LIKE A SUBSTITUTION, PLEASE
EITHER NOTE ON YOUR RESERVATION FORM
OR CONTACT LORI AT lori@jbgross.com or
metro 817-613-1098

\$20 Members \$30 for Non-Members

New Year Resolutions...

New Year's Resolutions for Internet Junkies...

I will try to figure out why I really "need" 9 e-mail addresses.

I will answer my snail mail with the same enthusiasm with which I answer my e-mail.

I will stop sending e-mail to my wife or husband.

I resolve to work with neglected children -- my own.

I will stop sending e-mail, ICQ, Instant Messages and be on the phone at the same time with the same person.

When I hear a funny joke I will not reply, "LOL... LOL!"

I will think of a password other than "password." Maybe I'll try abc123 (that's original)

I resolve... I resolve to... I resolve to, uh... I resolve to, uh, get my, er... I resolve to, uh, get my, er, off-line work done, too!

I will read the manual... just as soon as I can find it.

Cats & Dogs New Year Resolutions

Cat: I will not use my water bowl to bathe. (My cat actually does this!!)

Dog: I will not chew on this, I will not chew on that, I promise not to chew on my master's cat.

Cat:: I will not lay on the newspaper as my owner reads it.

Dog: I will not fall for the fake out ball toss.

Cat: I not set off the motion detector alarm. (My cat has done this 3 times!!)

Dog: I will not eat the cat's food before OR AFTER they eat it.

Cat: I will not obsess over circles. (Yes, my cat has OCD.)

Dog: I will not lick my master's face after licking myself!!! (Yeah, that'll be the day!)

Insurance Agent & Carrier Rep Resolutions

Agent: I will take off weekends & holidays.

Rep: I will work on Fridays.

Both: I will make at least one sale without golf or alcohol.

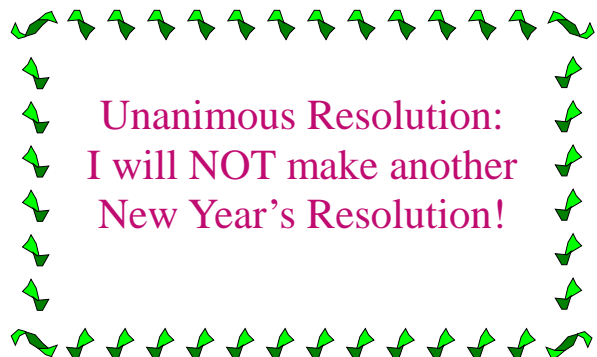
Agent: I will not blame the carrier for all my mistakes.

Rep: I will not blame the agent for all my mistakes.

Both: I will actually read senate bills in their entirety.

Both: I will stay awake during all CE's this year.

Rep: I will offer those awesome tickets to my agent.



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Legis on the Edge



- State Activity:

1. TAHU 12th annual Legislative Day (aka Day at the Capitol) will be held January 19th 2006 in Dallas, TX. Early registration is on or before January 4th, 2006.
2. TAHU Legislation Call was held on Friday, December 2, 2005.
3. TDI recently published rules regarding the 4 hour continuing education requirements for those involved in Associations related to our Industry. Detailed information was disseminated by Misty Baker on November 29th, 2005.

Capital Conference 2006 March 27-29, 2006 Washington D.C.

One of the most rewarding experiences you can get as a member of NAHU is to attend Capital Conference in Washington, D.C. You have the opportunity to meet some of the most influential people in national politics. Plan now to attend this event. Also, get ready to call on your Congressman...just to let them know WE are coming. We want to touch every Texas Congressman in Washington. Be on the lookout for more information.

- National Activity:

1. A Washington Update was sent by Janice Kupiec on November 23rd, 2005 notating the passage of reconciliation bills addressing two items of interest to NAHU. The first focus is in regard to further development of long term care partnerships as well as the bill appropriating \$90 million dollars over the next year for the high risk pool funding bills.
2. CAP Conference is scheduled for March 27th to the 29th in Washington D.C. to be held at the Capital Hilton. Early registration is held until Friday, February 10th, 2006 with the cut off date of Friday, March 3rd, 2006. More details can be found on pages 28 and 29 of the monthly HIU publication.

DAY AT THE CAPITAL

Please join us for the 12th Annual Legislative Day, aka Day at the Capital, in Dallas on January 19, 2006. Speakers include fellow Texan Janet Trautwein, Executive Vice President of the National Association of Health Underwriters (NAHU), State Representative Myra Crownover and Steve Browning, Executive Director of the Texas Health Insurance Risk Pool whose presentation qualifies for 1 hour of continuing education credit! You won't want to miss it!



Texas Legislature
Seventy-Ninth Legislature

How much life insurance do we need?

Good question! And not an easy one to answer. Special circumstances, such as whether or not both parents work, college planning for your child(ren), and your mortgage balance can significantly complicate the question of how much life insurance you need. Let's look at life insurance's most basic purpose: replacing your (or your spouse's) annual income until the age you would have retired. Figuring out needs from this angle will suffice for most people.

Take the total annual amount of income your family is living on and think about how much longer you would need that to last. The chart below can help you can figure out how much your family will need to replace this lost income over this length of time should something happen to you or your spouse.

Current Annual Income	Years Until You Retire						
	10	15	20	25	30	40	60
\$30,000	\$276,000	\$395,000	\$504,000	\$602,000	\$692,000	\$848,000	\$1,083,000
\$40,000	\$368,000	\$527,000	\$672,000	\$803,000	\$923,000	\$1,130,000	\$1,444,000
\$50,000	\$460,000	\$659,000	\$840,000	\$1,004,000	\$1,154,000	\$1,413,000	\$1,805,000
\$60,000	\$552,000	\$790,000	\$1,007,000	\$1,205,000	\$1,384,000	\$1,696,000	\$2,166,000
\$70,000	\$643,000	\$922,000	\$1,175,000	\$1,406,000	\$1,615,000	\$1,978,000	\$2,527,000
\$80,000	\$735,000	\$1,054,000	\$1,343,000	\$1,606,000	\$1,846,000	\$2,261,000	\$2,888,000
\$90,000	\$827,000	\$1,185,000	\$1,511,000	\$1,807,000	\$2,076,000	\$2,544,000	\$3,249,000
\$100,000	\$919,000	\$1,317,000	\$1,679,000	\$2,008,000	\$2,307,000	\$2,826,000	\$3,610,000

First Column: Annual income to be replaced. **Top Row:** Years of replacement income required. **Table Body:** Lump sum life insurance required. **Assumptions:** Annual inflation rate assumed to be 4.0%; Annual investment return assumed to be 6.0%.

Replacement Income Table

Looking at the table, you'll see that to replace \$40,000 per year, in today's dollars, for 25 years, you should plan to leave your family a lump sum of roughly \$803,000.

Sound like a lot? Before you sell the goldfish and put the kids to work, you may want to tweak this number. For example, there are some factors that can reduce the amount of life insurance your family will need, such as Survivor benefits from Social Security, the surviving spouse's income, and your savings. Then again, there are also some good reasons to increase the replacement income number: child care costs if the primary caregiver dies, funeral expenses, health insurance expenses if the working spouse dies.

In concrete terms, the life insurance beneficiary just gets one big check, but two things happen to this check. First, immediate expenses are paid (funeral arrangements, bereavement time-off, etc.). Second, the remaining sum can be invested so that income can be paid out, on an ongoing basis, from both the lump sum of the life insurance and the investment income it can generate.

Article submitted by Gentry Reisinger with Safe Harbor Benefits in Arlington



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**10:30 - 11:30 Thursday January 12, prior to
our monthly luncheon.**

Energize, Educate, Exemplify

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thanks to our January
Luncheon Sponsors.

