



News You Can Use

Brought to you by: Harel **RAY ALKAI**
232 First Ave E. / Minneapolis / MN / 55379 / 612-217-0157

Serve Up Some Gratitude This Thanksgiving Holiday

Former President John Fitzgerald Kennedy once said, "As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

As we approach Thanksgiving, we may want to remember those words. As Kennedy implies, it's living in a grateful way that has meaning. Not in speaking the words of gratitude. Too many of us wait until Thanksgiving to remember the good things in our lives. But it needn't be a one-day wonder. The power that gratitude engenders can be a great force for good in this world. As such, it should become part of our daily lives in the same way as shaking hands with friends or hugging our kids.

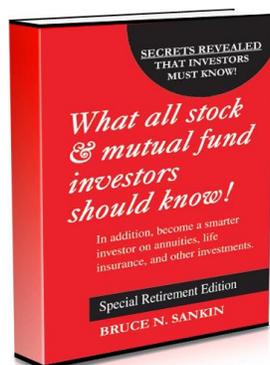
Gratitude, according to the Tiny Buddha website at www.tinybuddha.com, is amazingly useful. It gives us a sense of satisfaction and completion, reminding us that we do have enough. But more important, it provides us with the building blocks to experience today and build tomorrow in a state of acceptance and harmony.

The idea that our thoughts and emotions create our life circumstances is enjoying a popular revival these days. It was perhaps best expressed in 1889 by Prentice Mulford in his book *Thoughts Are Things*. His philosophy is that positive thoughts, including gratitude, create positive events and circumstances.

This Thanksgiving, consider President Kennedy's words and act with gratitude all year long. Your life circumstances can only benefit.

Worried you won't have money to retire?

Visit: www.FinancialHelpCenter.info



For your **FREE** COPY

Of this valuable **Financial and Retirement Planning e-Book.**

A **\$19.95 Retail Value**

...or call **612-217-0157**
for your complimentary review/analysis and also your free copy!

How Long-Term Care Insurance Can Keep You at Home Longer

When people think of long-term care, they often have images of drab nursing homes where the patients are unable to do any type of activity or have social interaction. And while this may have been the case many years ago, long-term care has come a long way today.

At present, there are roughly 10 million Americans in need of some type of long-term care. What many don't realize is that more than 7.5 million of those individuals are actually receiving the care that they need in their own homes. In fact, many people purchase long-term care insurance to help keep them out of a nursing home.

Most of today's long-term care insurance policies offer a home healthcare option. By including this feature, an individual will likely retain the ability to take part in as many of his or her normal daily activities as possible.

Home healthcare can cover a large variety of services, and although options are available that help pay for more skilled levels of care, home healthcare can include services such as meal preparation, companionship and homemaking. Other benefits may offer help with paying bills and managing other types of financial transactions.

Additional types of home healthcare that may be covered in the home care portion of a long-term care insurance plan include assistance with bathing, dressing, toileting and transferring within the insured's home.

With all the combined benefits of home healthcare coverage, both the insured and his or her family can have peace of mind knowing that these needs are being taken care of.

Referrals Always Appreciated...

NEWS YOU CAN USE

Don't Make These Life Insurance Errors!

Around 35 million U.S. households have no life insurance coverage, according to a 2010 study by industry research group Limra, and more than half of American households say they need more. But life insurance policies can be complicated.

Terms and riders make the purchase of even the most straightforward policy a challenge to many.

Following are ways to avoid five mistakes when buying life insurance:

Don't Procrastinate:

You may think you can get away with postponing your purchase until you're older, but then you may also be sicker, and being sicker will make your policy cost more or maybe even prevent you from getting coverage at all. So look into life insurance now, when you're in good health and can easily pass an insurer's medical exam.

Don't Lie:

If you smoke or have a medical condition, be sure to be open about it. It might cost more, but not telling could cost you coverage when you need it most.

Don't Forget About Your Spouse:

Life insurance isn't just for your kids. A life insurance policy should provide your spouse money in the event of your death too. That's because if you die, without your income, your spouse's lifestyle could change drastically.

Don't Let the Policy Lapse:

It's tempting to forgo life insurance when your household budget is tight, but it's a bad idea. In addition to needing life insurance, it's also a financial mistake, depending on the type of insurance. For example, generally the surrender or cash value of a whole-life policy won't equal the premiums paid until 12 or 15 years have passed.

Don't Forget to Do the Math:

Determine how much money your spouse and children would need if you weren't around, by taking into account your lost income and any debts such as mortgages and major expenses that are pending, like college tuition.

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter.

H. Ray Alkalai
*Don't Keep Me A Secret,
Share Me With Friends!*

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future? If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered. I won't try to push you into buying insurance. I'll just give you the honest facts about your current insurance status.

Just give my office a call at **612-217-0157** to arrange an appointment for a no-fuss, professional consultation.

**FREE
eBook Offer
Inside**



H. Ray Alkalai

