



Now, More Than Ever Before

By: Raymond J. Ohlson, CLU, CRC

There are many dates that will stick in our minds forever. A lot has to do with when you were born -- for me, the assassination of John F. Kennedy, Neil Armstrong walking on the moon, the Cuban Missile Crisis, and more. Of course, the most recent and unforgettable event was 9/11 -- I am sure you know exactly where you were and what you were doing. The footage on the television galvanized America and made us swear that we will be safer in the future. Yes, safer was the key. We were already relatively safe, but we all determined, as a country, that we needed more safety now ... more than ever.

The same can be said for our financial world. Most of us remember that somber day in September, 2008, when economic mayhem wreaked havoc on the world. It shook our faith and the economic foundation of the civilized world. Many consider what we have been going through since December, 2007, as the worst economic situation since the Great Depression. Now, that is one period in history that I was not around to personally witness! But, we had terrible financial times and gas lines back in 1975, "Black Friday" (October 1987), and the tech meltdown at the turn of this century. Let us not forget that many refer to the last decade as the "lost decade" when speaking in financial terms.

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Consistency Trumps Intensity

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But, we are coming around. Sure, it is going to take awhile, but things are improving. People's balance sheets are improving as well. Why? Most have decided that it is time to "play it safe." And that's exactly what Safe Money News® is all about. It is not our goal to sway you one way or another. Quite to the contrary, we just want to give you information that will allow you the ability to decide what to do with your money.

You see, I believe that there is a time and place for everything. For example, equities are a wonderful place to make larger returns on your nest egg. But we all know that "what goes up... must come down," so there is the chance for substantial loss. Consequently, we're just going to be focusing on "safe money places" for the dollars you decide to take off of the risk table. And, if you are like most people, the older you get, the less tolerance you have for risk. In the coming months I am going to be writing about guaranteed streams of retirement income, how to get the lowest cost life insurance, long term care alternatives, and how you can replace the lost social security check when one spouse dies.

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the Safe Money News®. It's free, so why not? Also, while you are exploring this consumer site, [Ask Sam or Sue](#) (our safe money experts) any financial questions on your mind.

I am sure that you noticed that my section is called "Safety Pins." Well, the safety pin has been a lifesaver for money, a problem solver for others, and it also makes sure that some Americans don't lose their drawers! That's going to be my goal. To help you stay out of harm's way in today's financial arena.

So, until next time ... be safe!



About the Author: Raymond J. Ohlson CLU, CRC, CEO & President of The Ohlson Group, Inc. and SMP International, LLC

Mr. Ohlson entered the insurance business while completing his Bachelor of Science Degree at Ball State University. He quickly qualified for the Million Dollar Round Table (MDRT) of which he is a Life Member. He also received his Chartered Life Underwriter (CLU) designation from the American College in Bryn Mawr, Pennsylvania.

Mr. Ohlson, a former life insurance company president, currently sits on college and hospital boards and is a published author.

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Safety Pins

Get Rich Slowly

By: Steve Dinnen

Our state's largest bank is advertising that if we're willing to give it a minimum of \$1,000 for the next nine months, it will grace us with an interest rate payout of .70 percent – that's "point seven" percent! Bump that to 36 months and the rate zooms to 1.35 percent. Really? Is that all the better it gets? Unfortunately these days, financial institutions are being quite stingy when it comes to rewarding those who choose to save rather than spend. By the way, that .7 percent is actually not a horrible deal. A quick look at www.bankrate.com shows that Bank of America was offering .08 percent interest on a Money Market Account while US Bank was paying .05 percent on its MMA.

You don't have to settle for .05 percent. But it will take a bit of work to ferret out deals, especially since many institutions demand a huge investment, cap the amount on which they will pay out, or stretch the interest rate to a length of time that may not be prudent. Many more mandate that you commit to a certain number of debit or PIN transactions every month.

The internet is the place to start shopping, as every financial institution has a presence there. Some good websites have popped up to collate information on interest rates and terms, such as a ratebrain.com, bankaholic.com, or the aforementioned bankrate.com.

About the best deal we find is in suburban Chicago, at Consumers Credit Union (www.myconsumers.org). It will pay 4.09 percent on its Free Rewards checking account, up to \$10,000. You'll have to complete at least 12 debit or check card point-of-sale purchases a month and assign at least one direct deposit. And it doesn't do much good to stash more than \$10,000 in the account, since the rate for higher balances falls to .56 percent. "Unlike a lot of offers that are here today, gone tomorrow," says Hal Coxon, Vice President of Consumers Credit Union, "this is a permanent account. It's



a regular product, not a gimmick or promotion." Coxon adds that the Free Rewards account has been around since 2007. And it's open to anyone, anywhere, which is atypical for credit unions.

When it comes to non-checking accounts, CDs offer the best payout (followed by MMAs). Here, rates are hovering in the 1 percent-plus range, and "non-bank" banks such as CIT (a finance company) and Ally (formerly General Motors Acceptance Corp.) lead the way. CIT (www.cit.com) will pay 1.15 percent on a one-year CD with a \$25,000 minimum. Ally (www.ally.com) will pay .99 percent on a 12-month, \$25,000 CD.

For ease of use, Chesapeake Bank of Virginia (www.chesbank.com) has one of the simpler products. Its online Clear Skies savings account

Safety Pins ... *Get Rich Slowly Continued*

pays 1.04 percent interest on accounts up to \$249,999.

All of this is predicated on you being willing to shuffle your money around and around, and likely out of your town. If you don't care to do that, check out what special deals your local bank may have (that .70 percent deal). They may be lower than the top national rate, but they won't force you to constantly move your money.

Look for as few restrictions as possible, so you can move your money when you want. Also, there's not much to be gained by stretching the maturity date. State Farm Bank, for instance, will pay .60 percent interest on a 12-month CD and .65 percent on a 24-month version. Is doubling your time commitment worth 5 basis points? On longer CDs, interest rates will tick back up

someday, though not likely until mid-2013, as the Federal Reserve has signaled its intent to keep them low until then. For now, this is the hand we have been dealt.



About the Author: Steve Dinnen

Steve is a freelance writer specializing in financial and travel news. He received his Bachelors Degree from Drake University and his Master of Journalism from Oklahoma University. Mr. Dinnen served as Sr. Business Reporter for the Des Moines Register, Business News Editor for the Indianapolis Star and served as Editor (freelance) for the Christian Science Monitor of its weekly personal finance column.

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Safe Retirement

An Introduction to Planning for Long-Term Care

By: Dale Krause J.D., LL.M.



After more than 25 years in elder law I have learned that with the wave of baby boomers approaching retirement there will be an unprecedented demand for professional long-term care services. These services include those provided by home health care agencies, assisted living facilities, and nursing homes. With

the increased demand prices for the services are likely to skyrocket making them unaffordable to most. With people living longer their risk for age related impairments increases. Statistics show that one in eight Americans over age 65 have Alzheimer's disease¹ and nearly half of Americans over age 86 have the disease, which

often requires long-term care services.

What is Long-Term Care?

Long-term care is provided when an individual requires assistance performing activities of daily living due to a disability or old age. Statistics also show that 75% of seniors will require long-term care during their lifetime with more than 50% requiring at least one year of care and 20% requiring more than five years of care. As a result, seniors are consuming national resources at an unprecedented rate, especially those for long-term care. This all comes at a cost.

What Does it Cost?

According to the 2011 Genworth Financial Cost of Care Survey long-term care costs have significantly increased from year to year. The survey also indicated that the average hourly rate of a licensed home healthcare aide was \$19, while the average monthly rate of a one-bedroom unit in an assisted living facility was \$3,261, and the average monthly rate of a semi-private room in a nursing home facility was \$5,790. With these high costs families are finding it difficult to privately pay and are turning elsewhere for relief.

Who Pays for it?

Neither health insurance nor Medicare pays for traditional long-term care services. In fact, Medicare only pays for skilled care which always includes hospital and physician charges and can only last up to 100 bed days. Compared to the number of individuals needing services very few have planned ahead and purchased any type of long-term care insurance. Therefore, personal resources are primarily used to pay for long-term care services provided in the home or in an assisted living facility while Medicaid pays approximately 49% of long-term care services provided in a nursing home. Thus, "Medicaid is the nation's largest health care program²."

What is Medicaid?

The Medicaid program was created in 1965 and is a joint federal-state program which means that the federal government provides general guidelines and the states are required to follow them. Thus, a state agency considers Medicaid applications, makes qualification determinations, and publishes regulations interpreting federal law. Because no other government programs provide long-term care benefits, Medicaid "has become the default nursing home insurance of the middle class³."

¹ This information was obtained from the 2011 Genworth Financial Cost of Care Survey.

² National Governor's Association, *supra* note 6, at 1.

³ ElderLawAnswers, Medicaid (Introduction).



About the Author: Dale M. Krause, J.D., LL.M.

For more than 25 years, Dale M. Krause, J.D., LL.M., has provided Medicaid Compliant Annuities to elder law attorneys, and their clients, throughout the United States. As a result of his practice, Mr. Krause has been labeled "The Pioneer of Medicaid Compliant Annuities."

Mr. Krause is a regular speaker and educator at continuing legal education forums throughout the United States. In addition to his notable affiliations, including: National Academy of Elder Law Attorneys, Inc., Academy of Special Needs Planners, ElderLawAnswers, Florida Legal Education Association, Medicaid Practice Systems, American Association of Attorney-Certified Public Accountants, WealthCounsel Advisors Forum, and ElderCounsel, Mr. Krause's work and experience has also been recognized in major publications, including: Senior Market Advisor, NAELA News, The Wall Street Journal, and Lawyers Weekly USA.

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Playing it Safe

Reflect and Project

By: Norm Wilkens

Date: January 12th, 2012

As we begin a new year, it seems to be a custom to reflect on the past and project toward the future. We sum up these items in a simple phrase – “New Year’s Resolutions.” And, with some regularity, we promptly forget our planning for the future and totally ignore the lessons learned during the past twelve months.

Here at the beginning of 2012, may I recommend that this forgetfulness not be the case during the coming year. We all can certainly learn a great deal from our failures as well as from our successes. However, at the outset, let me caution that you should not spend too much time contemplating those unsuccessful plans. Concentrate more on what you did right than what happened on the wrong side of the ledger. You will find that those “right side” successes, if you can duplicate them, will more often create a pattern for achievement in the new year.

One of the toughest assignments for all of us during the recent economic downturn is saving. What can be more basic than putting aside a small amount every month from a paycheck or an investment return? If it’s so simple, then why don’t we do it? Primarily, our daily cash output gets in



the way. We all have so many cash demands during each month that when all is finished, we don’t seem to have anything left to put aside. That’s the prime reason for establishing a realistic budgeting process.

When putting together a personal or family budget, first, be honest with yourself and include items you often overlook. For example, you may stop by a drug store to pick up a magazine or a bottle of wine for dinner, perhaps a quick gift item you had forgotten, or doughnuts on a Friday for your staff. We often exclude these and literally hundreds of other items from our budgets because they are not on our “front memory burner” when we plan our budget. To help solve this “non-budgetary” problem, you might simply establish a “catch-all” or “miscellaneous” category and put a hundred dollars or more in each month to

cover these kinds of purchases. Believe me, they add up quickly and can throw a monthly budget out of whack quickly.

You should also give careful thought to your larger budget items, such as car loans, mortgage payments, taxes, utilities, medical, insurance, and travel expenses, so that you make sure potential increases that may occur over the year are covered. For example, it’s always good to establish a monthly budget plan for utilities that takes the annual “highs and lows” out of planning.

Next, establish your long term financial goals and not only write them down but also put them where you can see them daily. A good suggestion is to tape them to your computer. What type of goals are you establishing: college education for the kids, a new car, vacations, a special anniversary

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gift, or a home remodel project? Don't plan to save the whole amount in a short period. It won't happen! Space out your savings covering the entire year. Even a small amount, such as \$ 100 a month, adds up to \$1,200 at year's end.

Finally, stick to your budget! It's not an easy task. We have all had grand ideas at the beginning of each year on what we plan to accomplish. However, by February, we have often forgotten those success projections. But don't beat yourself up; we are all guilty of that! With realistic, annual budgeting you can identify the

months that will cause you cash flow problems and plan ahead for those tough challenges.

In 2012, let's turn the process around and prove to ourselves that we can save for the future and set a goal for success. When you achieve that goal, don't forget to celebrate, but also make sure you budget for the party!



About the Author: Norm Wilkens ...

A nationally recognized speaker and writer, Norman Wilkens has traveled to forty-seven of the fifty states speaking on topics of marketing, advertising and

public relations. His most noteworthy subjects include: Healthcare Marketing; Multi-generational travel and Baby Boomers - their contribution to society and economics. He is presently serving as Midwestern Contributor to California's AAA WESTWAYS Magazine.

Among Wilkens' current activities are the Butler University Alumni Board of Directors; Butler's Central Indiana Alumni Chapter Board; Chairman of the Board of Visitors for the new Communication College of Butler; Board of Directors of Ruth Lilly Educational Foundation; Salvation Army of Indiana Advisory Board and as an Elder at Second Presbyterian Church of Indiana.

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Making Better Decisions

By: Dr. Jack Marrion, Founder of Safe Money Places



During the decision-making process, our minds are fed streams of data consisting of words, numbers, and pictures that we then need to temporarily store, while simultaneously doing comparisons and rankings between the different types of new data and older memories, so that finally we can make a new decision. It is an extraordinary process and there are things everyone can do to improve the decision-making process.

Take Your Time

People make better decisions when they don't feel pressured or rushed. To improve decisions take all the time you need.

Make The Hard Decisions In The Morning

Research has found that many

Playing it Safe ... *Making Better Decisions Continued*

people are at their sharpest within a few hours of awakening because the brain is able to process information more quickly; therefore, you should schedule appointments with doctors and advisors at nine or ten o'clock in the morning.

Make Bite-sized Decisions

There is a phenomenon known as choice overload that occurs when we get so many choices that we do nothing because we're afraid of making the wrong decision. The solution is to break the big decision into a number of small decisions based on what is important to you.

For example, how do you pick the "best" big-screen TV out of the hundreds of models available? Reliability might be important, so you would see what Consumer Reports has to say about the eight major TV makers. After you've decided on the brand of TV, you might go to cnet.com to look at the pros and cons of an

LCD versus a Plasma versus an LED television. And after you've picked the brand and type of TV, you should decide the maximum amount you want to spend. What you've done in the process is broken the big decision into a number of smaller, more manageable decisions.

Or Limit The Effect Of A Decision

Although you can't buy a third of a TV, you can limit the effects of many decisions. For example, if you're not sure what future interest rates will do, don't put all of your money into a 5-year certificate of deposit, a multi-year annuity, or in a money market account. Instead, split the money among the choices. In the financial world it's more important to not be completely wrong rather than striving to be completely right.

But Do Make A Decision

Often, we tell ourselves that we'll decide on an issue "later,"

but what we frequently do is decide not to make any decision because we might regret it. Sometimes doing nothing is the best answer, but usually action is required. What you need to do is to tell yourself that you will make a decision today and accept the consequences of that decision.

Someday we may find a pill that helps us make perfect decisions all of the time. However, until that day arrives, you still have many actions to take that can help you make better decisions right now.



About the Author: Dr. Jack Marrion

Dr. Marrion's research on senior decision

making and the financial world have been featured in hundreds of publications including: Business Week, Kiplinger, Smart Money, and The Wall Street Journal. He is the author of six books and a frequent media guest.

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Safe For Life



Consistency Trumps Intensity

By: Dan Hubbard, M.Ed.

The holidays are over now and we have started a new year. For many, you find yourself even further away from your health, fitness, and body composition goals. But, you are at a point where you are really ready to start working on those goals. Your motivation has been rekindled. It's natural to seek out the most effective methods of training in your area. You don't have to go far this time of year to find boot camps, spin classes, and personal trainers barking encouragement to their struggling clients, "Do one more rep!" All of these images of hard exercise imply that intensity is the key. The higher the intensity, the better. Simply push harder (or pay someone to push you harder) and you'll reach your goals, right? Not so fast! Although intensity is an important variable with exercise training, it is often misunderstood and misused. High intensity has its place, but the most important variable for reaching your health, fitness, and body composition goals is not intensity but consistency. Consistency always trumps intensity.

Exercise training is a stressor that we apply to our bodies, hopefully in a systematic and logical pattern. However, it (exercise training) is not the stressor; it is how we respond to the exercise training that really matters and determines our results. Too little stressor (not exercising) obviously leads to a weakened and flabby body. Too much of a stressor (too high intensity) leads to stress, injury, and psychological maladaptation. The art is applying high enough stress to stimulate an adaptation, but not to overtrain. Unfortunately, the message we get from the broadcast and print media, the internet, and our local gym offering this high-intensity exercise is that you should leave the gym quivering, exhausted, and dripping sweat; otherwise, "they" claim, you have wasted your time. That is because, erroneously, we base "effectiveness" on calories burned and muscle soreness. These are two very wrong assumptions. We need to take a step back and look at our adaption over a period of time (weeks, months, and years). Though one

Safe for Life ... *Consistency Trumps Intensity Continued*

training session won't make you, one training session can certainly break you.

We must all use high intensity exercise appropriately. It does have its place, but often some people use high intensity exercise too early in the training process, too frequently, too often, and/or without consideration of other life events. You must manage the intensity of your training, that is, cycle it up and down to ensure continual positive adaptation. You can't keep the pedal to the floor or you will break down.

More importantly, understand that adaptation takes time. You can't force it. But, it will happen if you apply the stimulus in an appropriate manner, a regular manner, a consistent manner. Consistency is paramount for any health, fitness, or body composition goal. When I work with a client during a training session, I am always thinking, "How is this training session going to affect this person tomorrow, next week, next month, and next year?" I look at it as a stepping stone for future gains. Sort of a deposit in a savings account, not a withdrawal.

If you read this far, then you obviously are interested in training intelligently and not just "killing" yourself in the gym. The most important advice I can give is to find ways to make your training as consistent as possible. Remove barriers to that consistency. Shorten your sessions and err on the slightly more conservative side with how much and how hard you are training. Remember, intensity and volume accumulate. Go by your numbers and how you feel versus how you think (or are told) it should work. Most importantly, don't follow what others are doing in the gym. The majority have no idea what they are doing and are just copying others.

Think about working on your movements (whatever type of training you do) regularly, not conquering them. You should feel good (even if you are working at a higher intensity) when you finish your session, not as if you've been run over by a bus! The effects of exercise training can be

evident after only a few sessions, but many other effects or adaptations take months and years.

Consistency always trumps intensity when it comes to exercise training. We are always adapting to our training (or lack of it). In order to keep the adaptation positive, therefore, focus on consistency. It is appropriate to vary the intensity, but this needs to be done logically and in the context of a longer time frame (months and years). Ignore the high-intensity pundits – they are simply preying on the assumption that exhaustion and soreness are indicators of effective training. There will be many casualties to this "harder is better" mentality. And, unfortunately, these individuals will keep getting injured, go back to only very low intensity exercise, or give up on exercise training altogether.



About the Author: Dan Hubbard, M.Ed.

Dan Hubbard received a bachelor's degree in exercise science in 1999 and a master's degree in exercise physiology in 2000 from the University of Georgia. He worked for five years as a clinical exercise physiologist in Indianapolis, working with patients after heart attacks, open-heart surgery, heart failure, and pre and post-cardiac transplant.

He has held certifications from the American College of Sports Medicine, the National Strength and Conditioning Association, and United States Weightlifting; and published a research article in the Strength and Conditioning Journal. Additionally, he has been a guest on local radio and television.

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Personal Finance



The Family LLC – A Safe and Valuable Planning Tool ...

By: David Barker, J.D.

Families may use many different estate planning strategies to eliminate or, at the very least, significantly reduce estate taxes. These strategies ensure that a family's wealth is passed on to the next generation, while at the same time effectively preventing the next generation's spouse from claiming ownership without involving the burdensome and awkward pre-nuptial agreement. One such strategy involves transferring business interests and/or specifically identified real estate assets to the family through the use of a limited liability company (LLC). Once you've formed an LLC and have transferred your

business interests and/or real estate assets into the it, the parents may then transfer to their children discounted units/ ownership interests in their LLC, without giving up control of the business and/or the real estate asset.

You may use the LLC to accomplish these family goals, and, as an added safe money value. all of the LLC owners will have limited liability for the business's and asset's debts. The LLC also provides management flexibility in that the LLC may be structured as a "member-managed" entity, wherein all of the owners

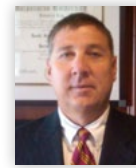
participate in management, similar to the partners in a general partnership. However, the LLC may also be formed as a "manager-managed" entity, wherein the owners who are also the managers control the business, while the owners who are not managers act in a capacity similar to limited partners. In short, the "manager-managed" LLC is well suited to accomplish valuable estate and pre-marital planning objectives.

"So," one may ask, "where does the rubber meet the road? It sounds like a great theory, but how may the non-business

owner use this tool?" I am married with two daughters, ages 16 and 19, and I have implemented such a plan by acquiring a second home ("Vacation Home") in Sanibel Island, Florida, and placing it in an LLC, whereby the four of us (husband, wife and two daughters), as members of the LLC, each hold a 25% interest in the real estate asset. The Operating Agreement places management in the hands of my wife and me (the Parents) and places restrictions on the assignment and/or transfer of a member's interest to only a descendant of the parents.

A transfer to this LLC will protect the present and future members from certain liabilities and will provide for more effective use, administration, and maintenance of the

Vacation Home, including the rental thereof from time to time, and any future investments and reinvestments to be held and invested by the LLC. A member may wish to convey some or even all of his interest in the LLC to members of his family during his life so as to provide a vehicle for the more efficient and harmonious use and management of the LLC and other properties and investments which may be held by the LLC from time to time. This tool provides an estate planning mechanism and effectively precludes a spouse of the next generation from having an ownership interest in the Vacation Home. Consequently, the LLC has become a Safe Money Place for the parents' family wealth.



**About the Author:
David J. Barker,
J.D. ...**

David J. Barker

obtained his Juris Doctorate Degree in 1989 from Valparaiso University School of Law after completing his undergraduate degree at Indiana University Bloomington with a double major in Biology and Chemistry. Mr. Barker has developed his legal practice in a variety of platforms ranging from partner in a prestigious Indianapolis firm to traveling the world as lead transaction attorney for Thomson multimedia and now managing his own firm located in the vibrant Carmel, Indiana Arts & Design District. Mr. Barker is a Fellow of the Indiana Bar Foundation and currently serves on the Board of Directors for the Indianapolis based Meals on Wheels.



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