

The Hour



Glass

Vol.3 Issue 2, May./Jun. 2003

a bi-monthly publication from
KAEHALL™ Estate Planning Services

From the President

Speaking for the entire KAEHALL™ team of employees and independent representatives, I sincerely want to thank each one of our over 9,000 clients and friends.

We are honored that you selected KAEHALL™ to assist you in your estate planning so that you can protect and preserve your estate.

We also know that we must continue to bring you value by providing you with support and assistance as we move forward in this ever-changing 21st century.

We are developing many concepts and ideas to bring to you in the future that we are confident will bring increased value to you in your relationship with KAEHALL™. However, as the old saying goes- "What are you doing for me today?" Good question!

During May 2003 KAEHALL™ will introduce a new "Welcome Call" to our new clients. Secondly, we will also initiate a quarterly courtesy call to each of you during each quarter of the year in order to stay in touch with you, to answer questions, to see that you get information and other assistance that you may require. These calling programs will help us better serve you.

In the future, it is so very important that we be able to communicate with you. Please call our customer service toll free number when:

- 1. you have a change of address*
- 2. you change your phone number*
- 3. you or your spouse are hospitalized or go into a nursing home*
- 4. if there is a death*
- 5. anytime you have a question*

Please help us to help you and your family.

We would appreciate any feedback that you may have. You can reach us by:

Phone (866) 933-4778

Fax (719) 535-9599

Email: info@kaehall.com

*Thank you,
Henry W. Hall
President*

CLIENT ALERT

To all KAEHALL™ (formerly Senior Informational Services) clients.

We assisted you with the funding of your Master Estate Plan. We may also have assisted you with financial estate planning in the form of annuities or other insurance products.

It has come to our attention that apparently some unscrupulous or possibly even dishonest insurance agents may be contacting our clients and attempting to "twist" them to cancel their annuity policies. We define "twisting" as a form of misrepresentation in which an agent induces a policy owner to cancel an insurance policy

Our Mission

To provide today's senior citizens with information, products and services designed to maximize their ability to make the vital decisions required to protect and preserve their estate.

Client Alert

continued

and use the cash value of that policy to buy a new policy. In the process, the agent does not inform the policy owner of the differences between the two policies, nor the financial consequences of the replacement. Twisting involves a misleading or incomplete comparison of the policies to the disadvantage of the policy owner. Twisting is a prohibited insurance sales practice.

Don't let these "twisters" and/or "fear mongers" frighten you. Protect yourself, and your family. We have served you in the past and stand ready to help you protect and preserve your assets now and in the future.

To ensure the safety and security of your estate planning, if a person representing himself/herself as an insurance agent or a paralegal calls you or comes into your home, attempting to persuade you to cancel an annuity policy-STOP, and call us immediately at our toll free number (866) 933-4778.

You are our most important asset. Our job is to serve you. If you have any questions, please call (866) 933-4778.

Have your savings bonds matured?

More than 25 million savings bonds worth more than \$9 billion are still outstanding but are no longer paying interest.

If your bonds have matured or will soon, you can exchange Series E or EE savings bonds tax free for Series HH bonds that pay cash interest.

To learn the status of your savings bonds, visit www.savingsbonds.gov



You can Quote Me on That...

"Everything you can imagine is real." (Picasso)

"You can't build a reputation on what you are going to do."

(Henry Ford)

In Cleveland, Ohio it is illegal to catch mice without a hunting license.

"If you choose not to decide, you still have made a choice."

(Neil Peart)

"There are no rules here-we're trying to accomplish something."

(Thomas Edison)

"I was married by a judge. I should have asked for a jury."

(George Burns)

"Good judgment comes from experience, and often experience comes from bad judgment."

(Rita Mae Brown)

"The best way to succeed in life is to act on the advice we give to others."

(anonymous)

"If it weren't for the last minute, nothing would get done."

(Anonymous)

Lower hip-fracture risk

You can lower your risk of hip-fracture by walking or doing aerobic exercise regularly.

In a recent study, women who walked at least four hours a week had a 41% lower hip-fracture risk than those who walked less than one hour. Faster walkers had an even lower risk. Those who walked two or three miles an hour had a 49% lower risk than those who walked less than two miles an hour. Those who walked three to four miles an hour had a 65% reduced risk.

Some other hip-protecting exercises that you may enjoy are biking, jogging, swimming and racquet sports.

Apple Crumble Pie

A quick, easy and yummy variation on apple pie. Makes 8 servings. 30 minutes prep time. 1 hour cook time.



INGREDIENTS

- 1 (9 inch) deep dish pie crust
- 5 cups apples-peeled, cored and thinly sliced
- 1/2 cup white sugar
- 3/4 teaspoon ground cinnamon
- 1/3 cup white sugar
- 3/4 cup all purpose flour
- 6 tablespoons butter

Directions

1. Preheat oven to 400 degrees Fahrenheit (200 degrees Celsius). Arrange apple slices in unbaked pie shell. Mix 1/2 cup sugar with the cinnamon and sprinkle over apples.
2. Mix 1/3 cup sugar with flour, cut in butter until crumbly. Spoon mixture over apples.
3. Bake in preheated oven for 35 to 40 minutes, or until apples are soft and top is lightly browned. Enjoy.

Create a Family Tree Online



"Getting it all together," My Family presents a wealth of family genealogical history.

Honor the Past, Imagine the Future. Your family's unique style and heritage will enhance this treasured ancestry tradition for generations to come. Start today by sharing family news.

photos, recipes, historic calendar, events, testimonials and a chat room in your own private, password-protected family web site. And, it's absolutely FREE!

Go to www.myfamily.com for more information. It's easy, it's free and it's a fun way to bring the family together.

CUT THE RISK OF A SECOND HEART ATTACK

The old advice that after suffering a heart attack one should avoid physical activity has been solidly refuted. In a recent study, participants who had a heart attack and remained physically active afterwards had a 60% lower risk of suffering a second heart attack than those who engaged in little or no activity afterward.

Those who increased their level of activity after a heart attack had a 78% lower risk of a second heart attack.

Caution: Consult with your doctor before engaging in physical activity after a heart attack.