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## Older American: Making Choices for a Healthier Future

Never has it been more evident that one of the biggest challenges facing the United States is how we will care for our grandparents, parents, and loved ones as they age. Views may vary on how to prepare for what will be a diverse wave of seniors, but all agree that this shift in our nation's demographics will have profound implications for our

## Financial Security News

Aloha!

May is a month dedicated to many things; Older Americans, Hawaiian Appreciation, Asian/Pacific American Heritage and a host of health concerns. But May is also the month most of think of as the best.

Whatever May is to you - make it a month during which you do your insurance portfolio. That is where I can help. Ask me about an analysis program called PACE. You will be surprised at what changes in the insurance industry and how they could be of real positive use to you.

Call me at 808-625-3782 or drop me an email and I will send you my form.

Sincerely,

Gary



## May is Asian/Pacific American Heritage Month

Hawaii is probably the most culturally diverse place on the face of the earth. And the vast majority of our populations has some connection with Asian/Pacific heritage.

Test your knowledge with this short quiz and see how well you score on knowing connections with this heritage.

### QUIZ



[Travel Insurance](#) - (808) 625-3782 (Medical, Emergency, Kidnap & Terrorist)

economic and social landscapes at the national, state and community level.

Federal, state and community leaders are witnessing sweeping fundamental transformations in the way we think about and deliver health and long term care in this country. More and more we hear that the overwhelming preference of the American people is to remain at home for as long as possible and to have choice and control over how and where they live as they age.

For 44 years, our nation has paused to honor older Americans during May. During this special month, the ongoing contributions of our older citizens are highlighted with a national proclamation issued by the President of the United States, and activities and events planned in communities across America.

The theme for Older Americans Month 2007 is "Older Americans: Making Choices for a Healthier Future." We urge people of all ages to seize upon the occasion of **Older Americans Month** to plan, promote and participate in activities during May and throughout the year that reflect the tenets of the national theme. We must all work together to ensure that all older persons in this great country are treated with dignity and respect and moreover, have the opportunity to make the choices they desire to enjoy a healthy and rewarding future.

## Long Term Care insurance or savings?



3782.

Long Term Care insurance is a significant people. Of course, not having any if you're costly. But many people wonder if it's worth them to save money in case they need paying those premiums. Pac Con LTD calculator that helps you see what you accumulate, the overall cost of insurance cost of care - you choose the time frame does the rest. Give me a call or email numbers for you and send you a printed email me at [pacconltd@yahoo.com](mailto:pacconltd@yahoo.com) or 1

Ask Me About [PACE](#) (it could help you save a lot on your insurance)

## US Retirement Savings Rate Tops World!

According to a 2006 AXA Equitable survey, part of which deals with pension savings rates in the US and other Countries, the United States (out of 11 Countries) had the highest rating for security, and savings rates. It showed Americans putting away almost \$700 a month for retirement!

I have a way to help you understand your retirement savings and to calculate what you can expect to receive in retirement "pay" when you do retire. Let's get together and see how you measure up! Call me at (808) 625-3782 or contact the process.

To see the entire AXA survey go to [www.axaonline.com](http://www.axaonline.com)

I have made a few changes to the scope of our e-newsletters and sign up for the areas that most specifically interest you. I don't have an in-box so please click on "Join our mailing list" and let me know what issues you would like to be receiving.

Sincerely,



Gary A. Powell

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