



HEALTH SAVINGS ACCOUNTS (HSA)

In attempting to provide health care benefits, small employers and self-employed individuals face several problems:

1. Cost

Due to the high cost of traditional health insurance coverage, it is difficult (if not impossible) for many small employers and self-employed individuals to provide themselves and their employees with adequate health insurance protection. Without this protection, however, the financial impact of a serious injury or illness can be devastating!

2. Choice

While managed care has produced cost savings, people enrolled in managed care plans generally find their choice of doctors restricted. There is also increasing concern about the interference of bureaucracies in the doctor-patient relationship.

3. Control

Individuals who need little or no health care receive no financial reward under traditional or managed care plans, nor is there any financial incentive under these plans for individuals to exercise control over their health care expenditures.

Ask your employees to name their top financial concern and many of them will name paying for health care, both now and after retirement.

By combining tax-advantaged personal savings with a high-deductible health insurance plan, the **Health Savings Account (HSA) may be the answer for small employers and self-employed individuals looking for a flexible, affordable health care solution, both now and into retirement.**

Brought to you by:



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About our firm:

Thanks to the efforts of Father Michael J. McGivney, assistant pastor of St. Mary's Church in New Haven and some of his parishioners, the Connecticut state legislature on March 29, 1882, officially chartered the Knights of Columbus as a fraternal benefit society. The Order is still true to its founding principles of charity, unity and fraternity. The Knights were formed to render financial aid to members and their families. Mutual aid and assistance are offered to sick, disabled and needy members and their families. The Order has helped families obtain economic security and stability through its life insurance, annuity, Disability Insurance and long-term care programs, and has contributed time and energy worldwide to service in communities

QUOTES

from the Masters...

On the Future

"A clear vision, backed by definite plans, gives you a tremendous feeling of confidence and personal power."

-- Brian Tracy

"Goals are a preview of future events and experiences in your life."

-- Mark Victor Hansen

"Always choose the future over the past. What do we do now?"

-- Brian Tracy

On Vision

"Teaching people skills without giving them a vision for a better future -- a vision based on common values -- is only training."

-- Nido Qubein

"With vision, every person, organization and country can flourish. The Bible says, 'Without vision we perish.'"

-- Mark Victor Hansen

"Imagine your ideal future. Visualize yourself as if your life were perfect in every respect."

-- Brian Tracy

MESSAGES

from the Masters...

"WHERE'S THE TENT?"

by Sheila Murray Bethel, Ph.D.

Four friends of mine went fishing in a wild and beautiful national park. Finding a perfect campsite in a pine grove next to a river that positively shimmered with fishing promise, they quickly set up their big four-person tent, stowed their belongings, and set off eagerly down the riverbank with their rods and reels. When they returned to their campsite a few hours later, tired but happy, they stood open-mouthed in disbelief. There was a big empty space where their tent had stood. It was gone! A quick search showed that everything else was still there -- their stove, tools, food, sleeping bags, and personal belongings.

Their first stunned confusion soon changed to anger and a storm of questions: Why did someone take the tent and nothing else? Was a tent all the thief needed? Did they interrupt him so he couldn't finish the job? Or would he soon return for more? And why did he, she (or perhaps "they") steal at all? Fortunately, they still had their Coleman stove, frying pan, and eating utensils -- all the tools they needed to cook their fish and eat it. And they still had their sleeping bags against the chilly night air. Over dinner and late into the night, they sat around the campfire, debating the significance of the missing tent. Finally they all agreed on what it meant. At peace at last, they climbed into their sleeping bags, gazing up at stars instead of canvas. Being city people, they rarely got to see stars up close and personal, "As if you could reach up and grab them," they told me. "And it didn't rain!" That night they slept more deeply than they had since they were babies. And what was the conclusion they all had reached, the discovery that allowed this oneness with the universe?

They had once again realized that life is inexplicable. All of us have sudden changes in our life that are the equivalent of having the tent stolen from over our heads. We invest ourselves heavily in a project that fails. We lose a job, become ill or go through a life crisis. But as long as we still have the basics such as courage, faith, friendship, the ability to care and laugh and hope, we still have the tools we need for life. The thieves of life can't steal our enthusiasm and curiosity, our ability to care and love and be loved.

The moral: Someone will steal your tent every single time! Expect it, and be grateful that you still have the basics. Look up and enjoy the stars like the fishermen did. You may find new joys and opportunities that you never noticed before.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described.

For more complete information, please contact me (Office: (231) 648-6221).

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