



Just in case it matters to you:

CLIENT / CONTACT BULLETIN 10-14

- AS WITH OTHER FINANCIAL ASSETS, LIFE INSURANCE IS SIGNIFICANTLY CHEAPER TODAY. Also, older policies forecasted net-premiums based on interest rates that are currently non-existent – resulting in surprises for many policy holders when notified that premiums must increase to keep the policy in force. DCG has access to coverage from top companies, at replacement policy premiums which can be significantly lower – even with older age and deteriorated health. We offer a courtesy review of your family insurance portfolio, focused on current “need, purpose and goal,” which can also minimize estate tax exposure, optimize income tax savings and deferrals, and protect against questionable “credit quality” of many insurance carriers. April courtesy appointments are now scheduling. [JRNL OF ACCOUNTANCY – Apr 10]
- “THE LONG-TERM JOBS OUTLOOK IS GOOD, IF YOU CAN WAIT UNTIL 2018... when, absent change in current labor force participation rates or immigration rates, along with an expected return to healthy economic growth, we will have more jobs than people to fill them... particularly in the critical social sector” (education, government, healthcare and social services). “This remarkable turn of events is likely to occur as the baby boom generation reaches traditional retirement age...and the number of individuals 55 and older will be more than double the increase of those ages 20 to 54... Encouraging people to work longer will go a long way toward preventing such a significant labor shortage,” and expectations are that 5% more senior citizens between 65 and 75, 3% more above age 75, will keep working. [FOX BUSINESS.COM – Mar 30, 10]
- “YOUR TOILET SEAT HAS THE LEAST AMOUNT OF BACTERIA OF ALL SPOTS IN YOUR HOME.” According to environment microbiology research at universities of Arizona and Virginia, bacteria can live on dry surfaces for months, while waiting to migrate to your body – up to “80% of foodborne illnesses are contracted at home, not in restaurants.” The average cutting board has 200 times more feces bacteria than a toilet, and wall-to-wall carpeting has 4000 times more per square inch. Colonies of germs live for up to three days in coffee mugs, which tend to be cleaned with bacteria-laden sponges or scrub brushes rather than the dishwasher. Washcloths and towels transfer bacteria back to cause skin infections, and bedsheets can collect “10 billion microbes of feces, salmonella and E.coli” after one night’s rest, due to some 1.5 billion skin cells which the average person sheds *every hour*. 50% of TV remotes test positive for rhinovirus and other germs which collect amid the LEDs and rubber buttons, with greasy hands making matters worse by “depositing an organism with oil which offers the germs protection.” Also gym clothes & bags become “a terrific breeding ground for bacteria which causes skin infections.” What to do? HOT water and often (studies say that 95% of Americans use only cold or warm water) – except for showers; it seems that “daily showering strips away necessary oils and some of the 150 ‘good kinds’ of bacteria...which guard next to pathogens that can cause infections.” Health or smell – tough choice. [MENS HEALTH – Apr 10]
- “CHILDREN, LIKE ADULTS, USE THREE VISIBLE CUES – RACE, GENDER AND AGE – TO ARRANGE THEIR SOCIAL WORLD, preferring to make friends with kids similar to them on these traits... Under silent conditions children choose as potential friends children of the same race.” Now a study at Harvard University has found that “verbal accents may be...even more important than race.” When American 5-year olds viewed photographs of other kids, both black and white, paired with audio clips of voices speaking English, French or English with a French accent, “they were almost four times more likely to choose the native English speaker as a friend... Accents speak louder than words.” [SCIENTIFIC AMERICAN – Mar 10]
- “WOMEN WHO CONSUMED A DRINK OR TWO A DAY WERE 30% LESS LIKELY TO BECOME OVERWEIGHT, with red wine drinkers showing the most benefit,” according the researchers at Brigham and Women’s Hospital in Boston, based on thirteen years of health data from some 19,000 women. And “those who did not drink at all gained the most weight over that period... A plausible explanation is that moderate drinking doesn’t *cause* weight loss, but instead is associated with socioeconomic and lifestyle factors that keep the pounds off. In the study, women who drank had greater levels of physical activity, were more likely to smoke, and ate less in general.” [THE WEEK – Mar 26, 10]
- THOUGHTS FOR THE WEEK: ***“Price is only an issue in the absence of value.”***

If your California business has no more than twenty employees and increased full-time workers (35 hrs/wk) during its 2009 or 2010 fiscal year, a \$3,000 non-refundable tax credit may be available from the ‘New Hire Credit’ program.

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