



Just in case it matters to you:

- 'LIFE SETTLEMENT' INVOLVES SALE OF AN INDIVIDUAL LIFE INSURANCE POLICY to institutional investors – who set a value based on policy death benefit and the insured's life expectancy (age and health condition). For senior citizens above age 70 who own redundant policies (e.g. kids grown, spouse gone, business loans/leases paid off, personal wealth accumulated, etc.), *this marketplace offers current cash to better enjoy retirement* – especially in today's difficult economic climate. The Life Settlement marketplace, like all other financial investment vehicles, has been relatively frozen in the wake of the credit crisis, but is now re-surfing. DCG is experienced in monetizing seniors' life policies with face-value as low as \$250K, and can help clients (or their parents or other seniors) obtain optimal value. Do NOT let such policies 'lapse'; call us to get you cash instead.
- THE RECESSION AT LEAST SEEMS TO BE HELPING ONLINE DATING AND RELATIONSHIP WEBSITES. Theories as to *why* range from people just having more time, to expense of living alone, to simple increase in "desire for companionship during uncertain times." But the trend is clear: eHarmony.com reports "higher visits than average on days when the DJIA fell by more than 100 points," and that 25% of women now say "stress about the state of the economy made them more inclined to seek a long-term relationship"; OKCupid.com reports that on-site instant messages have tripled since the financial crisis hit; AshleyMadison.com (a subscription site which apparently arranges extra-marital affairs for \$49) relates increased business to "money problems... Instead of fighting over economic troubles, married people are taking stock of their lives and wanting to do something that makes them feel better about themselves." Recent polls support this trend: one found that 50% of young women claim they would "marry an ugly man if he were rich," although 25% of that group also said they "would rather win 1st prize on America's Next Top Model than win the Nobel Peace Prize." [THE ECONOMIST – Mar 28, 09]
- "VIOLENCE RESULTS FROM POLICIES THAT CREATE 'BLACKMARKETS,' not from the characteristics of the good or activity in question." The literal anarchy which is happening in Mexico now is simply the extreme result of public policy which "drives the drug market underground. This means buyers and sellers cannot resolve their disputes with lawsuits, arbitration or advertising, so they resort to violence instead. Violence was common in the alcohol industry when it was banned during Prohibition, but not before or after. Violence is the norm in illicit gambling markets but not in legal ones. Violence is routine when prostitution is banned but not when it's permitted." But for the *personal* religious & moral positions of legislators and officials, it surely seems like de-criminalization of 'personal vices' – along with regulation and taxation – would be a wiser use of America's resources, especially in these troubled economic times. [LEVINE BREAKING NEWS – Mar 24, 09]
- "THERE'S NO PILL THAT WILL REPAIR THE DAMAGE CAUSED BY POOR LIFESTYLE HABITS, a bad diet, lack of exercise or rest... but a primary key in combating death, disability and illness" is simply *combining aerobic and resistance forms of exercise on a regular basis*. This combination has been proven by research to counter the effects of (1) cardiovascular disease – "the number-one cause of death in U.S. and 30% worldwide...as well as related effects such as high blood pressure, heart attack, angina, stroke, kidney disease, fatigue and shortness of breath; and (2) musculoskeletal weakness – which affects one-third of the U.S. population... including back/joint pain, tendonitis, osteoarthritis, bursitis, fibromyalgia and fractures." Exercise is the "easiest and single most important thing one can do to stay healthy." [ALTERNATIVES – Mar 09]
- MORE INSULT TO INJURY: From their billions of Bailout dollars, the major banks are now paying up to 300% increased premiums for Directors and Officers Liability Insurance – up to \$200,000 per million of coverage. [BUSINESSWEEK – Apr 13, 09]
- THOUGHTS FOR THE WEEK: ***The latest Rasmussen Poll found 20% of Americans saying 'SOCIALISM IS PREFERABLE TO CAPITALISM'; 27% aren't sure; only 53% still say Capitalism is better. Better get past your denial of what's to come.***

"Every person is a damn fool for at least five minutes every day; wisdom consists in not exceeding the limit."

"You can't make someone else's choices. You shouldn't let someone else make yours." –Colin Powell