



## Just in case it matters to you:

- “A MANAGER’S GENUINE INTEREST IN EMPLOYEES’ LIVES PAYS OFF at every level, in every job...and is a no-cost way to motivate.” Many owners and managers are “shocked to find out, later after someone leaves, how much their personal detachment affected that employee’s work experience... One of the greatest causes of misery for employees is the feeling that the person they work for isn’t interested in who they are and what goes on in their lives, personally or professionally. Regardless of how much money people make and whether their jobs suit them, if they feel anonymous they’ll dread going to work – and return home deflated.” So a big part of effective motivation is “helping people figure out *why* their job matters to someone, somewhere, in some way large or small.” DCG can help in this critical area. [BUSINESSWEEK – Oct 5, 09]
- THE INCREASING MARKET VALUE OF A SENIOR’S LIFE INSURANCE POLICY is thanks to Wall Street’s hunger for securitizable portfolio assets to “fill some of the vacuum left by the collapse of the mortgage security business.” For people above age 70 who have seen their assets depleted and are tired of “pouring money into a policy to maintain a death benefit for heirs” a ‘Life Settlement’ policy sale – can be a windfall. But be aware: the insurance company is not your friend, since carriers “count on the fact that a large number of policy buyers either cash in (at nominal value) or let the policy lapse. Having investors in the mix ruins the actuarial assumptions... Also, the process of receiving a life settlement is so complex and perilous, that it’s easy for policyholders to leave a lot of money on the table... Bypass the legions of agents trolling the Internet and find an expert” Trusted Advisor. Like DCG, whose expertise in this area includes dealing only with reputable agencies for highest market pricing and analyzing optimal strategies to minimize any capital gain on sale. [FORBES – Oct 5, 09]
- ‘ORGANIC,’ ‘NATURAL’ AND ‘WHOLE’ FOODS ARE MOSTLY STILL THE NORM IN CALIFORNIA, satisfying demand for “minimal processing in a state as close as possible to the food’s natural one, in the fervent (and often mistaken) belief that such food is healthier for body and planet.” However, elsewhere, “multinational food giants are accelerating investments in *‘functional’* foods that are intentionally modified to make them healthier or more nutritious... Firms are rushing to add miracle ingredients in the hope that supposed benefits will entice customers.” Omega-3 fatty acids now enrich eggs, purportedly to control hypertension; bacteria now enriches yogurt to supposedly fight bloating and constipation; and sterols in margarine apparently impede cholesterol absorption. Healthy skepticism of this trend is prudent. [THE ECONOMIST – Sep 26, 09]
- SENIOR CITIZENS’ HEALTH TIPS: (1) **Flossing Teeth Daily** reduces “disease-causing bacteria which can trigger inflammation in the arteries – a major risk factor for heart disease; (2) **Whole-grain cereal in the morning** “appears to help older folks maintain stable blood sugar levels...and lower incidence of diabetes, a known accelerator of aging”; (3) **Consuming whole foods loaded with nutrients** is known to promote a “slower rate of cognitive decline... but there’s no evidence that just taking supplement pills provides anti-aging benefits; (4) **Six hours deep REM-phase sleep is necessary** for cells to “regulate and heal,” according to the Baltimore Longitudinal Study of Aging; (5) **Exercise** is the “only real fountain of youth that exists; study’s show that exercise improves mood, mental acuity, balance, muscle mass and bones.” [US NEWS & WORLD REPT – Oct 09]
- THE ONE IMMIGRATION CONTROL WHICH MIGHT HAVE DONE SOME GOOD A DECADE AGO – the 600-mile fence along the southwestern border with Mexico – is pretty much a bust: now seven years behind schedule and mega-millions of dollars over budget. Moreover, “the infrared cameras used in the virtual part of the fence fail repeatedly in sandstorms or bad weather” and there have been “more than 3000 breaches in completed portions of the fence, as border crossers have learned to cut through with tools, climb over with ladders, or use vehicles to smash through.” Guesstimates now are that completion might happen by 2016, costing some \$6.5 billion to maintain over the next twenty years. [THE WEEK – Oct 2, 09]
- THOUGHTS FOR THE WEEK: ***Over the next 20 years, nations will need to build the equivalent of 560 ‘coal-fired’ or 230 ‘nuclear’ plants, in order to meet global electricity demand. The average American already owns 25 electronic products between computers, TVs, game consoles and other power toys, with the world fast following.***

***“We don’t see things as they are; we see them as we are... Wisdom is what’s left after we’ve run out of personal options.”***

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