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Welcome to MSA Marketing's Client Newsletter

Volume 1, Issue 3

MSAMentoring.com

Letter from the President



Happy "INDEPENDENCE" Day!



This is my favorite time of the year, a time to reflect on INDEPENDENCE! I hope each and every one of you has a wonderful 4th of July and that you stay safe this hurricane season as well.

MSA was birthed with the idea of "Setting Captives FREE". MSA's Mission Statement says: MSA is a unique mentoring agency which strongly believes in INDEPENDENCY".

It is my hope that MSA will equip and empower FREE AMERICANS with the tools and strategies necessary to access financial INDEPENDENCE and success.

This INDEPENDENCE DAY, I pray that God will show you what the word (INDEPENDENCE) actually means to you, better yet, what it means to Him. It is my belief that with the right understanding of not only the why, but also the how to, all Americans have the potential to live a debt free lifestyle and actually retire with a stream of income that cannot be outlived, like our grandparents did.

Today not many FREE AMERICANS are offered an employment opportunity with a pension plan, like their grandparents had. Few are even offered a 401k investment and the few who are, don't actually fund it. Unfortunately, this is what it is. However, the sad part of this reality is, few FREE AMERICANS are doing ANYTHING for themselves!!! The old saying, "if it is meant to be it is up to me" is a REALITY here and if YOU don't do something about YOUR own retirement you WON'T retire INDEPENDENT!

According to the Social Security Administration, back in 2002 "Social Security provides only 19% of income for Americans 65 and older... 79% comes from employer-sponsored retirement plans, earnings, personal savings and investments." This reality is amongst us all and the result of it is that 75% of every American dollar is in the hands of the 65+ market today. That means that the rest of us only share 25%. What are you doing with your share?

For those of you who have planned, or do have a pension, have you put protections in place to ensure your retirement dollars are safe from market risk? How would you pay for a prolonged illness once your health insurance benefits run out? Would you intend to spend your entire retirement dollars for that care or worse, be taken care of in a nursing home or an assisted living facility? Or would you like to remain INDEPENDENT? MSA's mentorship can help YOU in taking control of YOUR own INDEPENDENCE!

I hope you find this newsletter helpful and that you will savor your privilege to live in AMERICA.

BE INDEPENDENT!!

Sincerely,

Michele Powell, President of MSA

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The Faces of MSA

PRESIDENT



Michele Powell
Michele@msamarketing.com

ADMINISTRATION



Charma Kern
Supervisor of Admin
& Operations
Charma@msamarketing.com



Diana Moore
Office Asst.



Linda Sliger
Bookkeeper

CORPORATE SALES TEAM



Linda Picciano
Corporate Sales Associate

Linda@msamentoring.com



Carlton Hadley
Corporate Sales Associate

Carlton@msamentoring.com



Emilio Morales
Corporate Sales Associate &
Director of Voluntary Mart

Emilio@msamentoring.com

MARKETING



Missy Cowan
Director of Marketing
Missy@msamarketing.com





Linda is the most recent addition to join the MSA corporate family.

Raised in New York, she managed the assigned risk division; as well as assisted the Vice President on all commercial industrial accounts in the largest insurance agency in her hometown of Farmingdale. Upon moving to the Ft Lauderdale area of Florida in 1973 she was with an employment agency that specialized in placing individuals nationwide in the insurance industry.

Moving to Sarasota in 1982 she started a family business with her husband which today is overseen by her children. In 1985, she started in the mortgage industry and was on the wholesale side until 1994.

During that time she was active with the local chapter of the Mortgage Brokers Association; serving on the local board as president in 1989 and as a State Director thru 1993. In 1995 she started with First American Title Insurance as a real estate closer. She brings to MSA a strong customer service background together with a strong desire to help people align themselves through knowledge and the tools to help them to secure a strong financial base that may enable them to be able to retire comfortably. As well as to protect their assets and give themselves the peace of mind as well as that of their families that they may be prepared for most unforeseen future issues.

Linda loves the water; fishing in particular. Her daughter Deanine is an acupuncturist with two young boys and her son; Damian is a licensed captain specializing in deep sea charters locally.



There has been much blood shed for us ALL to have spiritual freedom. Our forefathers also shed blood for our freedom in this country! It should not require blood to acquire "Financial Freedom". Instead, we at MSA are committed to help you acquire the education and tools necessary to keep your "Financial Freedom".



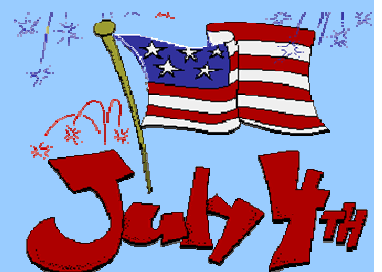
In April 2007, MSA welcomed Diana Moore as our new Office Assistant.

Diana has worked in many areas of business. She brings expertise in the areas of management, administration and bookkeeping. She also brings an entrepreneurial spirit along with managerial skills attained from owning several of her own businesses. Her last position was with a structural engineering firm.

She moved to Florida from Indiana in the summer of 1972, to be with her family. With two grown children, one son and one daughter, and two adorable grandchildren, Diana has been very blessed.

Some of the hobbies Diana enjoys in her spare time include; gardening, reading, needle work, and various craft projects.

We are so excited to have Diana on board, and feel that she will prove to be a wonderful asset to our team, helping us to continue to implement the MSA vision.





What is Mentoring ?

- * Mentoring is a long-term relationship *
- * Mentoring meets a development need *
- * Mentoring develops full potential *
- * Mentoring benefits both mentor / mentee *

Mentoring is a form of teaching that includes walking alongside the person you are teaching and inviting him or her to learn from your example. Mentoring is an opportunity for one individual to have a positive influence on another individual.

Mentoring is a supportive learning relationship between a caring individual who shares his/her knowledge, experience and wisdom with another individual who is willing and ready to benefit from this exchange to enrich his/her personal /spiritual/ financial/ journey.

Mentors are - skilled people who go out of their way to help you clarify your personal goals and take steps toward reaching them.



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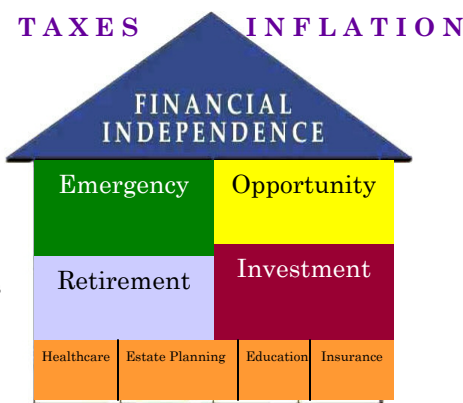
MENTOR



At MSA Mentoring, we believe individuals can attain financial freedom by having their “financial house” in order. What is that & how does one do that?

As you see by the diagram at the right, the first thing a house needs is a solid foundation. If there is a crack in any part of the foundation, you will be on shaky ground. The foundation that we help you build is one made up of healthcare, estate planning, education and insurance. The next floor in our house consists of the retirement (Provide adequate income during retirement) and investment (Wealth accumulation to supplement retirement)segments. Our top floor is our emergency (3-6 months income to provide cash for major emergencies) and opportunity rooms (take advantage of high risk/high reward opportunities). Finally, our roof takes into account taxes & inflation.

MSA mentors our clients by designing, implementing & servicing comprehensive financial strategies through relationships with world-class providers that enables individuals, families and businesses to have a firm & solid “Financial House” that will ensure they are able to weather any storms that will come their way, through advance preparation.



UNINSURED COLLEGE GRADS



According to a 2006 article, "Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help" (Commonwealth Fund), adults between 19 and 29 are the fastest-growing demographic without health insurance. In 2004, the most recent year available, 13.7 million adults in that age group lacked health insurance, which is 2.5 million more than was reported in 2000. 38 percent of college graduates go through some uninsured period in their first year after graduation.

Because most students are under their parents' insurance, they don't take the time to research and educate themselves on what insurance options are available to them. Many students do not realize that it is up to an individual employer when dependents are dropped from coverage, even if they are full-time students when their policy expires.

Golden Rule Insurance is an Indianapolis-based individual insurer affiliate of UnitedHealthCare. For more than 20 years it primarily has provided short-term insurance for graduates and adults going through a transition from one insurer to another. "Many students do not know there is an affordable insurance solution for them because they never had to buy health insurance," said Ellen Laden, public-relations director for Golden Rule Insurance Co. "Basically, each year hundreds of thousands of students join America's uninsured."

One solution is to purchase a short-term policy for your graduate. These policies have been popular with parents who purchase policies for their children to bridge the gap between college and a job.

We find that parents are often shocked that these policies are that cheap. A short-term policy for a 20-year-old man can cost as low as \$43 a month.

CALL MSA TODAY, AND GIVE YOUR GRADUATE

THE PEACE OF MIND AND RIGHT FOUNDATION TO START THE FUTURE OFF SECURELY!!

COMPARISON : FLORIDA PREPAID COLLEGE PLAN VS FLORIDA COLLEGE INVESTMENT PLAN

FEATURES	FLORIDA PREPAID COLLEGE PLAN	FLORIDA COLLEGE INVESTMENT PLAN
Risks - Returns	The Florida Prepaid College Plan is financially <i>guaranteed</i> ^d by the State of Florida, so you cannot lose your money.	With the Florida College Investment Plan, investment returns will fluctuate and are not guaranteed. You decide how to invest your money from among the investment options available under the Florida College Investment Plan. The investment options have different levels of risk. You can select an investment option or options with a level of risk that is comfortable for you.
Investment Options	You don't have to worry about the stock market. The Florida Prepaid College Plan makes the investment decisions and assumes the investment risk.	You can choose from one or any combination of five different investment options.
Tax Benefits	Earnings on qualified withdrawals are exempt from federal income tax and from State of Florida taxes. There are gift tax benefits too.	Earnings on qualified withdrawals are exempt from federal income tax and from State of Florida taxes. There are gift tax benefits too.
Contributions	You can make a lump-sum payment or monthly payments that will never increase. The price you pay depends on the plan you select and the age of the child.	The minimum contribution is \$250, or establish a monthly withdrawal from your checking or savings account of at least \$25.
How Much Can You Save?	You can lock in the cost of tuition, local fees and dormitory housing at a fixed price today. The plan <i>guarantees</i> ^e to cover the actual cost at a Florida public college when your child goes to college. Together, the tuition plan, local fee plan and dormitory plan cover about half the total cost of sending a child to a public college in Florida.	How much you save is up to you. You can contribute as much as \$341,000 for each student.
What's Covered?	Depends on the type of plan you buy. You can purchase separate plans to cover tuition, local fees and dormitory housing.	Any qualified college expense including tuition, fees, room and board, books, supplies, computers and equipment required by the college, and graduate school.
Where Can You Use It?	At any of Florida's 11 public universities or 28 community colleges. You can transfer the value of the plan – the same amount the Florida Prepaid College Plan pays a public college in Florida – to most private colleges in Florida, select technical schools and most out-of-state colleges.	At any public or private accredited university, community college or technical school, anywhere in the country, and even at some schools abroad.
Rollovers	Rollovers are not allowed.	You can rollover another 529 college savings plan, a qualified U.S. Savings Bond, a Coverdell Education Savings Account or transfer an UTMA/UGMA to the Florida College Investment Plan without incurring any federal income tax or penalties.
Refunds - Withdrawals	You can get a refund for the amount you paid for the plan at any time, for any reason.	You can withdraw your contributions and earnings at any time, for any reason. Certain tax consequences may apply.
Who Can Participate?	<p>Anyone, who is at least 18 years old, can purchase a plan. The account owner must be a U.S. citizen or resident alien.</p> <p>The beneficiary (student) must be a child in the 11th grade or younger. The beneficiary or the beneficiary's parent/guardian must be a Florida resident. The beneficiary must also be a U.S. citizen or resident alien.</p>	<p>Anyone, who is at least 18 years old, can open an account.</p> <p>You can open an account for a child, an adult or yourself. The account owner and the beneficiary (student) do not have to be Florida residents, but both must be U.S. citizens or resident aliens.</p>
Fees	<p>There is a one-time, nonrefundable \$50 application fee. The application fee is discounted for current customers who already have a Florida College Investment Plan for the <i>same</i> beneficiary or if you are opening a Florida Prepaid College Plan and a Florida College Investment Plan for the <i>same</i> beneficiary at the <i>same</i> time.</p> <p>There are no management fees, commissions or sales charges.</p> <p>There is a cancellation fee of up to \$50, if you cancel within two years.</p>	<p>There is a one-time, nonrefundable \$50 application fee. The application fee is discounted for current customers who already have a Florida Prepaid College Plan for the <i>same</i> beneficiary or if you are opening a Florida College Investment Plan and a Florida Prepaid College Plan for the <i>same</i> beneficiary at the <i>same</i> time.</p> <p>There is a low annual administration fee of just ¾ of 1 percent (75 basis points) of your account balance. There are no commissions or sales charges.</p> <p>There is a \$50 cancellation fee.</p>



MSA can help you implement a secure plan for your child or grandchild's future education!



MSA NEWS ALERT!!!

Variable student loan interest rates set to increase on July 1st

On July 1, 2007, the interest rates on variable federal Stafford and PLUS loans will increase slightly. These new rates apply only to loans issued on or after July 1, 1998 and before July 1, 2006.

The interest rate on Stafford loans in repayment will increase to 7.22% from 7.14%. The interest rate on in-school, grace, or deferment status Stafford loans will increase to 6.62% from 6.54%. And the interest rate on PLUS loans will increase to 8.02% from 7.94%. These rates will be in effect through June 30, 2008. The Department of Education sets the rates once each year based on the last three-month Treasury bill auction held in May.

For all Stafford and PLUS loans issued on or after July 1, 2006, the loans will have a fixed interest rate--6.8% for Stafford loans and 8.5% for PLUS loans.



MSA'S PRESIDENT MICHELE POWELL ANNOUNCES LEGISLATIVE CHAIR



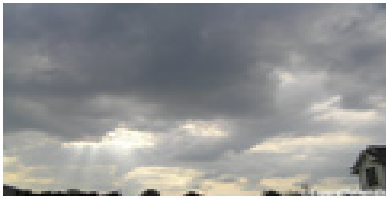
Michele is proud to announce that after 7 years of serving on the Gulf coast Health Underwriters board, she has decided to retire as President & past president of the local chapter & accept the Legislative Chair for 2007-2008. NAHU's legislative efforts would not be possible without the chapter legislative chairs who oversee all of our legislative and regulatory activities at the grassroots level.

Michele has become passionate about the health care crisis in Florida & America. Her goal is to be your voice on the Local, State and National levels regarding the concerns you have shared with her over the years. Some of these concerns include: Free Enterprise, Private Sector concerns & affordable healthcare for all Americans.

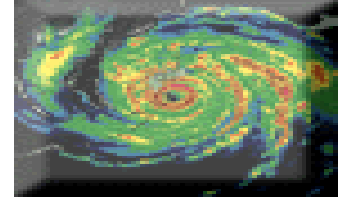
If you have an opinion or agenda that you would like Michele to consider representing in her position as Legislative Chair, please email these to: Michele@MSAMentoring.com

MSA'S OWN VOICE ON THE HILL !!!





HURRICANE SEASON



MSA believes in advance planning & preparation in all aspects of your life. Although it is hurricane season in Florida, this applies for any weather related crises, and we want to make sure you are prepared in case of a natural disaster.

What Documents Should You Have Ready?

Every family should have an [emergency financial records kit](#) they can grab and go in case they need to leave their home quickly. You might want to store the documents in an accordion file and keep it in your [emergency supply kit](#) so that everything you need is together. Items you should put in the kit include:

- Identification for all family members. This can include documents such as driver's licenses, insurance cards, [Social Security cards](#), [passports](#) and [birth certificates](#).
- Checkbook with blank checks and deposit slips. Even if you never write checks it is handy to have at least one check so you have a record of your checking account number and financial institution's routing number.
- ATM cards, debit cards, and credit cards. PIN numbers for all these cards will also be helpful, but remember it is always best to memorize you PIN numbers—don't store them near the cards in case of theft.
- Cash is often the only form of currency able to be used in a disaster.
- Contact information for your financial service providers and important account numbers. It may also be helpful to make photocopies of the front and back sides of your credit cards and keep them in the kit.
- Safe deposit box key

Remember that these documents contain [personal information](#) like [social security numbers](#) and bank account information that could be used against you if it fell into the wrong hands. Be sure your emergency financial records kit is stored in a secure location in your home so it is easy for you to carry away in a disaster not for a thief to carry away in a robbery.

Make backup copies of important documents

Determine what to keep at home and what to store in a safe deposit box at your bank

Seal the most important original documents in airtight and waterproof plastic bags or containers to prevent water damage.

MSA REFERRAL CONTEST \$50 Restaurant Gift Card

Cut out this form & fill in the names of 5 referrals along with their contact information. Then, either email, fax or mail us the form and your name with be put in for a drawing on September 1, 2007. The winner will be announced in next quarter's client newsletter. **ENTRIES MUST BE RECEIVED BY AUGUST 31, 2007 TO BE ENTERED IN CONTEST!!**

NAME(S)	PHONE #'s	Contact Re: (Circle One)	YOUR INFORMATION
_____	_____	LTC LIFE HEALTH ANNUITY	NAME: _____
_____	_____	LTC LIFE HEALTH ANNUITY	PHONE #: _____
_____	_____	LTC LIFE HEALTH ANNUITY	RESTAURANT CHOICE: (CIRCLE ONE)
_____	_____	LTC LIFE HEALTH ANNUITY	Red Lobster Olive Garden OutBack Carrabbas
_____	_____	LTC LIFE HEALTH ANNUITY	



MSA ANNOUNCES:



CARRIER STANCE ON FLORIDA STATE MANDATE ON MAMMOGRAMS



Wear and share the Promise Ring

The two-color band symbolizes the unbroken Promise of two sisters to end breast cancer forever.

GOLDEN RULE: As of right now today there is NO State Mandate on Mammograms. They are covered after any subject plan deductible has been met. If the Preventative Care Benefits Package is added than one Mammogram test per calendar year would be covered and the deductible would not apply.

GOLDEN RULE ON PRE-EXISTING CONDITIONS: Preexisting conditions will not be covered during the first 12 months, this will not apply to conditions which are both: a) fully disclosed to GR in application and b) not excluded or limited by underwriters



JOHN ALDEN/ ASSURANT: Mammograms are covered from day one and are subject to deductible and coinsurance.

JOHN ALDEN ON PRE-EXISTING CONDITIONS: Preexisting conditions are not covered during the first 12 month period. A preexisting condition is one that during the 12 months immediately prior to the effective date of your insurance 1.) You sought, received or were recommended medical advise, consultation, diagnosis, care or treatment 2.) Prescribed a prescription drug for, 3.) Symptoms were produced or 4.) Diagnosis was possible. The 12 month limitation does not apply to health conditions that at time of underwriting received a rating load or are subject to a condition specific deductible or to routine prescription drugs id use was disclosed on the application. After the 12 month period benefits will be paid unless specifically excluded from coverage.



AVALON: Mammograms are covered 100% after subject plan's deductible and coinsurance met. With the Preventative Care Benefit Mammograms covered 100%.

AVALON ON PRE-EXISTING CONDITIONS: Preexisting conditions will not be covered for 24 months from the effective date of coverage. A preexisting condition is one that manifested itself in such a manner as would cause an ordinary prudent person to seek medical advise, diagnosis, care or treatment or for which medical advise, diagnosis, care or treatment was recommended or received; or a pregnancy existed on the individual's effective date of coverage under the policy. Health conditions duly disclosed on the application are covered unless the condition was specifically excluded by endorsement or rider attached top the policy certificate.



MSA PASSPORT / VISA ALERT!!

As you may know, federal laws governing passport requirements have now changed and new passport applications and renewal processing times have increased dramatically. Based on longer than expected processing times and record-breaking demand, the U.S. State Department issued the following announcement:

"U.S. citizens traveling to Canada, Mexico, Bermuda or countries in the Caribbean region who have applied for, but not yet received passports, can re-enter the United States by air by presentation of a government issued photo identification and Department of State official proof of application for a passport through September 30, 2007."

This is great news if you're still thinking about that trip to Canada this summer, but haven't received your passport! Or, if you haven't applied for one yet, visit the [U.S. State Department website](http://www.state.gov) for more information.

Also, if you're planning to travel internationally anytime in the near future, we highly recommend that you apply for your passport now and reconfirm the passport requirements for your intended destination. It's quite common that travelers will be required to carry valid passports that do not expire until at least 6 months after the date of their scheduled return home. So, please be sure to check the requirements for the country you plan to visit and then confirm your passport's expiration date right away.

What better way to celebrate summer than with a delicious and patriotic dessert!

This one is so easy that you could make it with your eyes closed! Let the kids in on the fun, they may surprise you with their creativity. You can make a lowfat version if you use angel food cake and lowfat whipped topping.

Serves 12

2 pints of strawberries
 1 recipe of your favorite white or yellow cake (mix or from scratch, your choice)
 1 1/3 C of blueberries
 1 tub of whipped topping

Mix up and bake your favorite cake mix or recipe. Let cool.

Slice 1 cup of strawberries, set aside. Halve remaining strawberries, set aside.

Top cake (in pan) with 1 cup sliced strawberries, 1 cup blueberries and all of the whipped topping. Arrange remaining strawberry halves and blueberries on whipped topping to create a flag design.

Refrigerate until ready to serve.

MSA RECIPE CORNER





MSA Marketing, Inc.
 6513 14th Street West
 Suite 139
 Bradenton, FL 34207
 Office: 941-753-0031
 Fax: 941-753-0049
 Michele Powell's Direct Line

Directions to MSA



Inspiration To Live By

“When you’re right on the inside, you lead correctly on the outside. It starts with you and spreads to everyone in your circle of influence. If you want to be a successful leader in turbulent times, live with integrity and lead by example. Remember—people do what people see.”

Quoted from Dr. John C. Maxwell’s free monthly e-newsletter, Leadership Wired



Many clients invest, but how many will actually retire?

Ask yourself these 3 questions:

1. *At what age am I going to retire?*
2. *How much a month will I get in a “Lifetime Income Stream?”*
3. *What am I doing today to ensure questions 1 and 2 will happen?*

If you can not answer these three questions,
 then you most likely **DO NOT HAVE** a retirement strategy.

Call Michele or one of the MSA Corporate Staff **TODAY**. You need our help to determine a financial strategy to ensure your retirement funding!!