

LETTER FROM THE PRESIDENT



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Dear Friends,

I hope this newsletter finds you physically, mentally, emotionally and spiritually well. I pray God will bless and keep you in good health and prosperity throughout 2012 and into 2013.

Here at MSA we are blessed to have survived yet another year of extreme change in our "American Healthcare Industry." In preparation for what is ahead Charma will be introducing to you (later in this newsletter) our newest staff member at MSA, Diane Dunn. Please welcome her.

This most recent Thanksgiving season gave me a moment to reflect on how very thankful I am to live in a "FREE" country, yet God put it on my heart to be reminded that "FREEDOM" is never "FREE." Everything has a cost.....

I am grateful for those who died for my freedom to live in a Christian country that allows me to express my faith in my Savior Jesus Christ who is the ultimate "gift" and that we all have the freedom to celebrate in this upcoming Christmas season. I pray that you all take some time to praise God this Christmas for gifting His one and only begotten son, Jesus, to us. His blood was not earned and was not "free." Instead, Jesus paid a huge price and suffered horrifically for our spiritual FREEDOM. The final covenant of His blood sealed God's grace and the gift of spiritual freedom for each and every one of us who choose to accept His gift of salvation. His sacrifice was the ultimate sacrifice and He is "the only way" -no one comes to the Father except through Him!!! May God remind you of that peaceful truth as we celebrate the gift of Jesus this Christmas month.

Our forefathers also suffered for our physical FREEDOM to live in a God-fearing country that allowed us as Americans to celebrate the freedoms that other "king-led" countries did not have. I encourage each of you to research what our forefathers proclaimed America to be and loosely, it still is. American history has God all throughout but our history books have been rewritten in the last two centuries to take God out of our history. I guess we may see the Constitution of the United States of America rewritten soon too, if we don't wake up. I have it framed and on the wall in my office and it clearly says, "in the year of our Lord 1787 and of the Independence of the United States of America." My bible also says in Hosea 4:6 that "God's children will perish for their lack of knowledge." Let's check our media's facts against His word and make sure we hear what He wants us to hear. I have written a "Legislative Report" for you later in this newsletter called "The Myth." Be aware of the truth, friends.

During this upcoming year, and those ahead of us, I challenge each and every one of you to turn off your TVs, read God's word, the "Holy Bible," fast and pray for God's mercy on America and pray for abundant "Salvation" in our families, cities, states and country. Maybe if America celebrates the heart of what this country once was, we can salvage it. Remember, nothing lives without "the blood" required to keep it alive.

Merry Christmas to each and every one of you and Happy New Year as well. May our God, the Father, the Son, and Holy Spirit, bless you and your family throughout this year and 2013.

In Christ's Service,

Michele Powell

INTRODUCING ... Diane Dunn, Client Support Specialist

Diane joined the MSA team in August 2012 and brings with her twenty-five years of extensive customer service and sales experience. She has served in the hospitality industry for more than 6 years, worked within the professional employer organizations (PEO) industry for 12 years and most recently, worked within the Workers' Compensation industry for 3 years. Her diverse background serves as a firm foundation to assist the company in many operating aspects. She has obtained her Florida insurance license including Life and Health. Diane's corporate expertise has afforded her the opportunity to work with innovative technologies throughout the phone service industry, having worked with switchboard operations and call centers throughout her 25 years. Her entrepreneurial spirit steered her over the years into her own home based businesses, but now, her focus is here at MSA to service and help business owners focus their resources on generating profits for their companies utilizing the "shared space" concept at our sister company, Bradenton Executive Center, versus spending their resources on unnecessary expenditures. Her personal experience has been that those unnecessary expenses cause most small based businesses to either plateau or quickly become insolvent, therefore, she is looking forward to servicing the community at large utilizing her time and talents here at MSA/BEC.



Diane enjoys spending time with her husband and eight year old son. She is an active member at Fellowship Church of God in Bradenton. She is an avid reader and shares her family's passion for animals which includes their dogs "Patches" and "Milo" and pet Rabbit, "Mr. Pickles."



As Michele Powell's Executive Assistant and Customer Service Representative for the last 7 years, my role is moving to more of a personal assistant position to Michele. After much prayer and searching, I have selected Diane to fill my role in customer service at MSA. She has been training with me for several months now on the customer service side and I have complete confidence in her ability to serve you while I am assisting Michele and her companies, MSA and BEC. Diane is a wonderful and talented addition to the MSA team so please help me welcome her. I will look forward to many more years with MSA.

Sincerely,

Charma Kern



*The MSA team
would like to wish you a
Very Merry Christmas
& Happy New Year!*



**Please mark your calendars:
The MSA Office will be closed
December 24th-28th
for the Christmas Holiday**





Legislative Corner

“The Myth”



It is hard to believe that America is so far away from being American these days.
Who was America?

George Washington's 1789 Proclamation said: Whereas it is the duty of all nations to acknowledge the providence of Almighty God, to obey His will, to be grateful for His benefits, and humbly to implore His protection and favor; and Whereas both Houses of Congress have, by their joint committee, requested me to “recommend to the people of the

United States a day of public thanksgiving and prayer, to be observed by acknowledging with grateful hearts the many and signal favors of Almighty God, especially by affording them an opportunity peaceably to establish a form of government for their safety and happiness.”

Now, therefore I do recommend and assign Thursday, the 26th day of November next, to be devoted by the people of these States to the service of that great and glorious being who is the beneficent author of all the good that was, that is, or that will be; that we may then all unite in rendering unto Him our sincere and humble thanks for His kind care and protection of the people of this country previous to their becoming a nation; for the signal and manifold mercies and the favorable interpositions of His providence in the course and conclusion of the late war; for the great degree of tranquility, union, and plenty which we have since enjoyed; for the peaceable and rational manner in which we have been able to establish constitutions of government for our safety and happiness, and particularly the national one now lately instituted for the civil and religious liberty with which we are blessed, and the means we have of acquiring and diffusing useful knowledge; and, in general, for all the great and various favors which He has been pleased to confer upon us.

And also that we may then unite in most humbly offering our prayers and supplications to the great Lord and Ruler of Nations and beseech Him to pardon our national and other transgressions; to enable us all, whether in public or private stations, to perform our several and relative duties properly and punctually; to render our National Government a blessing to all the people by constantly being a Government of wise, just and constitutional laws, discreetly and faithfully executed and obeyed; to protect and guide all sovereigns and nations (especially such as have shown kindness to us), and to bless them with good governments, peace and concord; to promote the knowledge and practice of true religion and virtue, and the increase of science among them and us; and, generally to grant unto all mankind such a degree of temporal prosperity as He alone knows to be best.

Given under my hand, at the city of New York, the 3rd day of October, A.D. 1789.” George Washington

The “Myth” today is that God is NOT the boss of us and the government is. Well, it’s simply not true. Are we allowing the government to become an entity that is powerful and socialistically governing us and implementing “more government” & less freedom? What does all of this “Obama Care, PPACA” Legislation mean to us? It means America has to pay for it. 1 + 1 = 2 in 2012, 2013, 2014.....always has and always will. NOTHING IS FREE. Either we Americans manage today’s health care dollars, in the private market, or the government does. It ALL still works the same where math is concerned. The only way to lower costs of premium in America’s healthcare system is to lower the cost of care and/or ration it, just like every other “social” managed care system does. We will be looking at waiting lists, gatekeepers, under-paid/under-educated providers and more. Is America ready for this?? Our seniors in America are already paying an average of \$300-\$400 a month per person for Part B, D and their Supplement. In addition, they are exposed to a “Donut Hole” on their prescriptions leaving the average senior exposed to an out-of-pocket expense of approximately \$8,000 per person per year. Sadly, now they also have concerns of cuts in benefits due to the new PPACA. WOW. Check the facts, friends, and be cautious of “government myths.” The average American pays \$300 a month for a fully insured major medical policy today in the private market and they still have the FREEDOM to do what they want and to get the care they need. If the Medicare changes over the years are any indication as to what is ahead,....watch out.

NOTE: A credible “Legislative Source” is www.NAHU.org.

Respectfully Submitted,

Michele Powell

MAKE SURE THAT YOUR “*FINANCIAL HOUSE*” HAS THE PROTECTION OF A ROOF!

2012 TAX DEADLINE

You have until April 15, 2013 to contribute to your IRA, ROTH or H.S.A. for the 2012 Tax year.

2012-2013 H.S.A. CONTRIBUTION LIMITS		
Year	Individual	Family
2012	3,100	\$6,250
2013	\$3,250	\$6,450
Additional contribution Ages 55-64	1,000	\$2,000

2002/2012 IRA & ROTH CONTRIBUTION LIMITS		
Year	AGE 49 & BELOW	AGE 50 & ABOVE
2002-2004	\$3,000	\$3,500
2005	\$4,000	\$4,500
2006-2007	\$4,000	\$5,000
2008	\$5,000	\$6,000
2009	\$5,000	\$6,000
2010	\$5,000	\$6,000
2011	\$5,000	\$6,000
2012	\$5,500	\$6,500

2012 Eligible Long Term Care premium	
Attained age in tax year	Limitation on premiums
Age 40 or less	\$360
Age 41-50	\$680
Age 51-60	\$1,360
Age 61-70	\$3,640
Age 71 & older	\$4,550

COLA Increases For Dollar Limitations On Retirement Planning Contributions

The Internal Revenue Service announced increases in retirement plan contribution limits for the 2013 tax year. This is the second year in a row that the contribution limit increased. In 2013, taxpayers can contribute up to \$17,500 in the 401(k), 403 (b), most plans and the federal government’s Thrift Savings Plan, up from \$17,000. The catch-up contribution for those over age 50 remains the same at an additional \$5,500. Additionally, the contribution limits for traditional and ROTH IRA’s have been increased to \$5,500 up from \$5,000. The catch-up contribution stays at an additional \$1,000. The IRA increased these limits because “the increase in the cost of living index met the statutory thresholds that trigger their adjustments.”

Seth Friedman, National Sales Director, 401K, Mutual of Omaha