

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 ... Jeannine Stites, Group Specialist and Dept Head

Jeannine joined MSA's corporate team as its Group Specialist and Department Head in August 2013, and brings with her over 35 years of insurance experience. As times change and the insurance industry evolves, Jeannine desires to make a difference in people's lives, positively affect their overall well-being and care, and be part of a company that shares her values. MSA is her choice as an overall perfect fit as they share the same vision and mission.



Her experience ranges from sales to underwriting and customer service. Her previous career was with Aetna as a carrier rep in the small group market and her experience, which spans several decades, has been focused in all areas of the small employer group insurance market. This experience will greatly benefit MSA as they maneuver through Health Care Reform. In addition to taking on the group market at MSA, Jeannine has completed her training and certifications for Medicare supplements, and enjoys assisting these particular clients with their needs. She is an active member and is on the board of the Gulf Coast Health Underwriters Association.

She has two beautiful daughters and ten grandchildren! Her passion is her faith community at Our Lady of Angels Catholic Church in Bradenton, where she is the Respect Life Coordinator as well as the head of the Bible Study Ministry.



Michele Powell's Executive Assistant, Charma Kern, will be sunsetting in 2014 as Michele Powell's Customer Service Representative. Her service for the last 8 years has been invaluable to MSA. She will be with us for a few more months and is concurrently living her dream as a servant of Christ and is involved with her church & community as a talented singer/pianist. While we will all miss her, we will still see her from time to time and wish her and her family every blessing and happiness.



Sincerely,
Diane Dunn



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

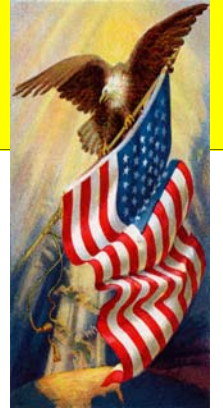


Please mark your calendars:
The MSA Office will be closed
December 23rd-27th
for the Christmas Holiday





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 theses 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 enable 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

MINNAPOLIS CITY
Copy 2 to be filed with employer

Tax



Form

1040

Department of the Treasury - IRS
U.S. Individual Income Tax Return

Label

See

For the year Jan 1 to Dec 31, 2011