

6/14

Tenant Tips

An occasional newsletter to help you financially

Zero contact with parents = **Zero inheritance. Word to the "wise"**.

Safe-deposit Boxes in Estate Planning **need only be used for** insurance policies; wills; trusts; heirlooms; escrow closing letters for real estate purchases; marital agreements. **Deeds are recorded and thus don't need to be kept. Do keep records of ALL improvements to real estate and business property because they reduce 15 cents/dollar federal tax + state tax on gains on sale.**

Obama Care Notes From Judge Kithil (**Marble Falls, TX**) **page #s refer to law's page #s:**
Your hospital Medicare admittance has just changed under Obama Care. You must be admitted by your primary Physician in order for Medicare to pay for it! If you are admitted by an emergency room doctor it is treated as outpatient care where hospital costs are not covered.

At age 76 when you most need it most, you are not eligible for cancer treatment * see page 272.

Page 50/section 152: The bill will provide insurance to all non-U.S. residents, even if they are here illegally.

Page 58 and 59: The government will have real-time access to an individual's bank account and will have the authority to make electronic fund transfers from those accounts.

Page 65/section 164: The plan will be subsidized (by the government) for all union members, union retirees and for community organizations (such as the Association of Community Organizations for Reform Now - ACORN)

Page 241 and 253: Doctors will all be paid the same regardless of specialty, and the government will set all doctors' fees.

Page 272, section 1145: Cancer hospital will ration care according to the patient's age.

Page 317 and 321: The government will impose a prohibition on hospital expansion; however, communities may petition for an exception.

Page 425, line 4-12: The government mandates advance-care planning consultations. Those on Social Security will be required to attend an "end-of-life planning" seminar every five years. (Death counseling..). Page 429, line 13-25: The government will specify which doctors can write an end-of-life order. Finally, it doesn't apply to members of Congress!

FICO supposedly is finally going to release the actual scores given to auto lenders, retail merchants and real estate lenders, which YOU haven't been able to see rather than just their "EDUCATIONAL SCORES" which you have paid for but no lender considers! Plus, most

lenders now realize according to "Consumer Reports" that it's not helping them to charge you to give you those scores. So, don't pay creditors for this. Plus, FICP supposedly will release their formulas on how they figure the credit scores. Sure.

HEALTH: Never park close to the door and thus force yourself to walk at least that far. **REMEMBER** were you parked by developing a habit of parking ONLY where your supposed to take the shopping carts OR under a light or a tree.

Missing Child, Spouse, Persons Report to Police ASAP requires YOU to HAVE the police # handy & the following: 1) picture; 2) birth date; 3) height, weight, glasses, scars, last seen clothing; 4) dentist phone; 5) finger prints free at police; 6) internet codes to find WHERE last charges and cash withdrawals were made; 7) their friend's full names and phones and addresses help; 8) car color, make, model, year 9) PRAYER. **DOG TAG KIDS + pets:** pix + weight + height. + name. **ACCIDENT, STROKE, MEDICAL CONDITION, RUN-AWAY, KIDNAPPING, DEAD PHONE BATTERY** etc. can create this emergency need. **BE PREPARED!**

Protect Your Money from id thieves and garnishments by reducing what you could lose by keeping your money in more than 1 bank/credit unions.

Free College Credit For Courses from various colleges including MIT, Harvard Medical School, Yale, Carnegie-Mellon, Georgia Tech, Berkeley, Univ. of Florida, Ohio State and many others are listed on www.clarkhoward.com/news/clark-howard/education/best-free-resources-continuing-education/nfkSC/. **WOW!**

Free Medical Help almost (\$10/visit) - Become a lot/home owner in a Canadian or Mexican vacation "home owners association" which is big enough to offer reduced medical costs at its local clinics, such as www.eldoradoranchhoa.com San Felipe, North Baja, Mexico. Lot cost (~\$2-4K) + monthly dues (\$50) are far lower than USA medical insurance and deductible required BEFORE you get ANY use. Search "Medical Travel" for genuine medical HELP.

Free Land in rural towns which are losing population in Wyoming, N. Dakota, Minnesota, Iowa, Alaska & kansasfreeland.com BUT you have to build thereon. 1st decided where you want to homestead, then go there for a spell and ask locals as they also may offer some acerage IF you show you'll develop it and stay there. Caveat Co-ops as you can't separately sell yours. See newpioneermag.com summer, 2014 issue p16.

Sell off Your unwanted clutter on: e-bay; craig's list; adorama.com; tias.com;

BANK may not store your money IF you owe it on a credit account or mortgage. So, NEVER "bank" with your credit card bank or lender. Pick location-convenience + low overdraft charge + same bank as parents/kids so as to transfer to/from in emergency.