

News from the Hill

The Incredible Power of Vision and Our Founding Fathers

“The best way to predict the future is to create it.”

-Peter Drucker



With Independence Day almost upon us I think about our founding fathers who had a powerful shared vision that resulted in the most prosperous, free, and innovative society in history. Not to mention the fact that they ignited the flame of liberty that spread around the world. The incredible success of our nation was not solely due to advanced technology or the industrial revolution but it was *successful in large part because of the power of a positive vision of a special group of freedom loving visionaries who knew exactly what they were doing and created the greatest country on earth.* This is a perfect example of the incredible power of a positive vision.

For thousands of years successful men have understood the importance of vision. We need only look to a passage in the Old Testament of the Bible which reads “Where there is no vision the people perish.”

A positive vision is very simply a mental representation, or image in your mind’s eye, of your ideal future. Think of a vision like a light house that keeps you on course leading you on your journey to your hearts destination. Without a vision you become like a rudderless ship without aim, a vision can also unleash enormous power, it is powerful because it acts as a compass to help you make your decisions easier and brings greater meaning to your life. A great vision propels people to be extraordinary.¹

Think of the great visionaries in history, people that have achieved greatness in the world, people like Gandhi, Martin Luther King, Ronald Reagan and JFK. All great men and women of history have been guided by great visions. They were ordinary people who had the courage to dream big dreams, their visions encouraged them to take action and keep them on

course. There is no question that a powerful vision brings out the greatness in people.

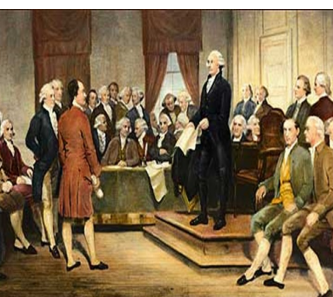
It does this by projecting an upbeat mental image of the future, replacing fears and uncertainty with confidence, thus drawing you to what you want to archive. Not having a vision on the other hand repels you from what you want to achieve replacing it with negative emotions such as fear and stress.

Modern scientific research has confirmed that a lack of vision results in a negative impact on daily life. Andrew Macleod Professor of clinical psychology at the university of London conducted research where his team interviewed people who survived suicide attempts to understand their motivations.

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Please feel free to share the content of this newsletter with anyone whom you feel it might help.

SPORTS FUN FACTS

To commemorate the first anniversary of the meteorite that landed near Chelyabinsk, Russia, seven medals containing meteor fragments were given out at the Sochi Olympic Winter games.

The total size of the American sports industry is believed to generate around \$422 billion with a whopping \$27.8 billion spent on advertising.

Frisbees and other flying discs out sell baseballs, basketballs and footballs combined.

Originally, all golf clubs were completely made of wood. Balls too were made of wood until the 16th century.

Dion Sanders hit a home run and scored a touchdown in the same week, becoming the only player to do that. He is also the only man ever to play in the Super Bowl and the MLBs World Series.

Matt Stutzman is a member of the 2012 US Paralympics Archery Team and is the world record holder for the longest accurate shot in archery although he was born without arms.

A 3-hour baseball game contains about 18 minutes of actual baseball action. Football has 11 minutes of action per NFL game.



The San Francisco Giants came up with a solution to their seagull and pigeon woes by way of a red tailed hawk named "Bruce Lee".

Apparently Greenland isn't green enough. FIFA execs claim that the lack of proper grass and weather conditions make it unsuitable for soccer practice and play.

The Baby Boomer's Guide to Savvy Medicare Planning Part 5 of 6

How To Enroll in Medicare



Some people think Medicare is automatic. This is only true if you are receiving Social Security when you turn 65. If you are not receiving Social Security, you will need to proactively sign up for Medicare three months before your 65th birthday. You do this through the Social Security Administration, by calling 800-772-1213 or online at www.socialsecurity.gov.

However, enrolling in Medicare through the Social Security Administration only takes care of Parts A and B. If you want Part D, you will first need to choose a prescription drug plan. Then you can enroll in Part D through the private insurer or through Medicare.

If you don't enroll in Medicare during the appropriate enrollment period, you may have to pay a late-enrollment penalty when you finally do enroll. There are two main enrollment periods for Parts A and B:

Next Issue:
How to Get Supplemental Insurance

How to Enroll in Medicare -Continued

- **Initial Enrollment Period.** The initial enrollment period is for everyone who will be signing up for Medicare at 65—that is, everyone who is not retaining >20-employee employer group coverage past age 65. The initial enrollment period starts three months before you turn 65. Although it extends for a full seven months, you will want to enroll during the first three months in order to have Medicare coverage start on the first day of the month you turn 65.
- **Special Enrollment Period.** If you are covered by an employer group plan that covers 20 or more employees when you turn 65, you have a special enrollment period that entitles you to sign up later. To avoid coverage gaps, you'll want to enroll in Medicare before your group coverage ends. However, late-enrollment penalties can be avoided if you enroll by the end of the seventh month after your group coverage ends.

If you miss your initial enrollment period, the only other time of the year you may enroll in Medicare is during the **general enrollment period**, which runs **January 1 — March 31** of each year. If you sign up during this period, your Medicare coverage will become effective on July 1. Late enrollment penalties may be added.

Important note if you have a health savings account (HSA) paired with a high-deductible health plan (HDHP). Enrolling in Medicare will cause HSA contributions to stop. By law, contributions to an HSA may be made after age 65 *only if you are not enrolled in Medicare.*

If your plan covers fewer than 20 employees, you will need to enroll in Medicare at 65 and stop contributing to the HSA. If your plan covers 20 or more employees, you may defer enrolling in Medicare and keep making contributions to the HSA. If you wish to continue making contributions to the HSA, you should not enroll in Medicare Part A or B.

As for part D, you have several choices depending on your other insurance. If a retiree plan will be serving as your supplemental insurance, and if that plan includes creditable prescription drug coverage, you probably won't be signing up for part D during your initial or special enrollment period. However, if that coverage ends, you must sign up for Part D within 63 days or pay a late-enrollment penalty. Be sure to save the annual statement you get from your insurance company saying your drug coverage is creditable. Medicare will ask for it, and if you can't provide it you may be charged a late-enrollment penalty.





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Income & Retirement Planning**

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**We would like to take this time to thank all of you who have given us
the opportunity to help your family, friends and colleagues. Thank
you for the introductions; we always appreciate the chance to help.**

Here are some examples of the folks we can help:

Retirees

**Someone who is about to retire, or has retired. We can assist those
individuals with pre-retirement and post-retirement portfolio manage-
ment, long-term care insurance requirements, Medicare questions,
and estate planning.**

Business Owners

**Someone who is about to sell his or her business, or, maybe has just
sold the business, we can help. Not only will they have questions re-
garding portfolio development, but they probably will also have in-
come and estate tax questions related to the sale.**

The Incredible Power of Vision And Our Founding Fathers continued

Their surprising discovery was, it's the lack of a positive vision, not the presence of a negative vision that drives people to attempt suicide. Many other research studies support MacLeod's findings.² The lack of the anticipation of a positive event can be very damaging. It's easy to see why it is important to have a positive vision of the future and the potential consequences of not having one.

America's founding fathers are long gone but they understood the power of vision; their ideas of freedom, liberty and prosperity live on and have influenced the whole world.

It is said that our country is on the wrong path in a sea of uncertainty and division. Perhaps all we need do is remember what the founding fathers stood for, perhaps the right blueprint

for our country has been right here all along and we have strayed away from it.

So what is your vision? For the country, for your career, for your life? What lights you up and puts energy in your life? Have you strayed away from what really makes you flourish?

On this Fourth of July let us remember the words and deeds of the great men who founded our Nation and the powerful vision that they envisioned for all. Let us see them as role models to help us create visions that will truly lead us to human flourishing for us and our loved ones in the future.

1. Moeller, Steve, Endorphinomics The Science of Human Flourishing. pp. 219-221
2. Ibid pp. 218