



The Power of Tax Deferral

When would you like to stop paying taxes on your interest? Tax-deferral can significantly affect the growth potential of your retirement nest egg. For money in a taxable CD, and depending on the tax bracket, one would need to earn a significant amount of interest to overcome the amount that CD would be taxed. Rather than worrying about the tax rate and interest earned every time that taxes are assessed, utilizing a Tax-Deferred Annuity may prove to be a better option.

With a tax-deferred annuity, you pay no taxes on your interest until it is withdrawn. Many products also offer special savings on social security tax, loan privileges, and/or guaranteed rates of return. Contact our office today to identify if a tax-deferred annuity is right for you.

The Internal Revenue Code already provides tax deferral to IRAs, so there is no additional tax benefit obtained by funding an IRA with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a death benefit.



Autumn Greetings!

The summer has become a memory and it's time to embrace the crisp autumn weather once again! Head outside and enjoy the radiant fall colors, or stay indoors and try your hand creating a jack 'o lantern by checking out "Pumpkin Carving 101." Then, save yourself a few of those hard earned dollars and learn how to "Clean for Cheap." Enjoy the season with your friends and family and, as always, at Quality Health & Life Insurance Services, Inc. we stand ready to assist you and your loved ones with any life or financial planning needs. Visit us at www.MichaelDLute.com

Michael D. Lute

128 NE 23rd Avenue
Cape Coral, FL 33909
239-772-8782
Life@MichaelDLute.com



Woman Meets Firefighter Who Saved Her Life

In February of 2009, Evangeline Harper was finally able to meet the man who had pulled her body from the flames of a house fire and breathed life back into her lungs 40 years before, when she was just a baby.

The rescue had struck a poignant note several decades earlier in 1968 – a time when racial tensions and riots were flaring dangerously all across the country. White firefighter William Carroll hadn't been looking at the color of Evangeline's soot-covered skin when he carried her limp and lifeless body from the flames of an apartment fire in a Roxbury public housing development and performed CPR.

Evangeline had grown up hearing all about the man she owed her life to, and William had never forgotten the baby he'd met under such near tragic circumstance, but despite several attempts over the years, neither was able to contact the other.

One day, decades later, Evangeline heard about another firefighter who was killed when his fire truck crashed. She realized that if that had been William, her chance to thank him would have been gone. Evangeline renewed her efforts to contact the now-retired firefighter, and with the help of a Globe reporter, finally met with success.

The reunion was an emotional one. Seventy-one year old William's first words to the grown up woman he'd rescued as a baby were, "You've grown a lot since the last time I saw you." He thanked her for remembering him.

And as they embraced in a yard near where the fire had started 40 years before, Evangeline was finally able to give William the words she'd been carrying inside for so long: "Thank you so much."

Is it Time to Convert to a Roth IRA?

Have you been looking for some good news lately? A little silver lining in the clouds? The down markets may actually present a good opportunity for converting a traditional IRA or qualified plan lump sum into a Roth IRA. Why does that matter? Let's look at some of the benefits and details of a Roth IRA.

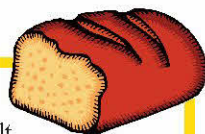
Tax-Free Qualified Distributions: Unlike most traditional IRAs, a Roth IRA allows for tax-free qualified distributions. The qualified distributions are not added to income, so they do not boost a person's adjusted gross income (AGI) like traditional IRA distributions will. While there is a tax applied at the original conversion, the lower AGI can have a positive impact on taxes that may be related to Social Security benefits, deductible medical expenses, or miscellaneous itemized deductions on taxes.

Converting to a Roth IRA: Just like a traditional IRA, a Roth IRA isn't for everyone. However, for those who meet eligibility requirements, making this conversion could be a great asset to a retirement strategy. One can convert a Traditional IRA or a qualified retirement plan directly to a Roth IRA. There is a tax associated with the conversion so the best case scenario would include the ability to use funds outside of the conversion to pay the taxes. Then, no taxes would be paid on the future growth in the Roth IRA.

The coming year presents a great opportunity for taking advantage of the tax-free benefits of the Roth IRA. Beginning in 2010, restrictions on modified adjusted gross income (MAGI) and other filing identifiers will be lifted. Further those who convert to a Roth IRA in 2010 will be able to defer taxes for over a year and then spread the tax payment over two years, 2011 and 2012. This could help reduce the tax rate upon conversion.

As identified above, converting to a Roth IRA may not be for everyone. However, the upcoming policy changes may make this option available to those who were unable to consider it before. To review whether this is the right option for you, please call our office today.

Pumpkin Bread



3 cups sugar	1 teaspoon salt
1 cup vegetable oil	1 teaspoon ground cinnamon
4 eggs, lightly beaten	1 teaspoon ground nutmeg
1 (16 ounce) can solid pack pumpkin	1/2 teaspoon baking powder
3 1/2 cups all-purpose flour	1/2 teaspoon ground cloves
1 teaspoon baking soda	1/2 teaspoon ground allspice
	1/2 cup water

In a large bowl, combine sugar, oil and eggs. Add pumpkin and mix well. Combine dry ingredients; add to the pumpkin mixture alternately with water. Pour into two greased 9-in. x 5-in. x 3-in. loaf pans. Bake at 350°F for 60-65 minutes or until bread tests done. Cool in pans 10 minutes before removing to a wire rack; cool completely.



Clean For Cheap!

Wandering down the household cleaner's aisle at the grocery store is enough to give anyone sticker shock. Should you really pay \$7.99 for something that claims to clean your linoleum clear down to the subflooring? Not if you have a few basic and inexpensive ingredients at home.

Cleaning products, no matter how "specially-formulated," all use the same basic science to get surfaces germ and dirt free. As long as you're careful not to mix anything that causes harmful fumes (namely bleach and ammonia), you can create safe and effective cleaning solutions that work just as well as the ones with name-brand labels and exorbitant prices.

Listed below are the five main supplies that you'll need:

White Vinegar: Extremely cheap and easy to use, old-fashioned vinegar is a true wonder product. It eliminates odors (oddly enough), removes coffee stains from ceramics, and makes windows sparkle, just to name a few. It also makes a good substitute for ammonia.

Baking Soda: By spending less than a dollar, you'll have a useful odor absorber and an abrasive scrubbing solution, all in one.

Borax: Borax, or sodium borate, is another cheap product with a variety of uses: not only does it clean laundry (it is a main ingredient in many detergents), it can also be used as a scrub, a disinfectant, a deodorizer, and even as an environmentally-safe roach and ant killer.

Bleach: Bleach is probably the most common ingredient in household cleansers, but many people don't think to use it beyond whitening their whites. You can also use it to disinfect your counters and cutting boards and to kill that nasty mildew that keeps popping up in your shower.

Dish Soap: Dish soap has a lot more uses than just washing dishes. To be effective, it doesn't have to smell like wild apricots and vanilla or cost \$5.00 a bottle. One teaspoon added to a bleach-and-water mix works just as well as Clorox's "special" household cleaners.

You can also save money on cleaning supplies by purchasing a few basic items. For example, "round" steel wool works great on pots and pans, but won't rust like the regular stuff (just don't use it on enameled or non-stick surfaces). In addition, spray bottles at discount stores make great containers for holding your homemade cleaning solutions.

With a little classic ingenuity and some run-of-the mill elbow grease, you can save big by replacing most of the common – but expensive – household cleaning products that you normally use.

Answers

Word Scramble:

1. HARVEST
2. LEAVES
3. FARMERS MARKET
4. HAYRIDE
5. APPLE ORCHARD

Trivia:

6. SCARECROW
 7. COLOR TOUR
 8. CIDER
 9. GOURDS
 10. CRISP
1. B
 2. A
 3. B

Pumpkin Carving 101

Whether the end result is a jack o' lantern with a goofy grin or a spooky leer, carving pumpkins is a fun fall activity that is a perennial favorite. If you'd like to polish your pumpkin carving skills, try the simple method below for professional-looking results.

Before you start carving, cut a hole in the top of your pumpkin and scoop out the seeds and pulp with a large spoon. Try and scrape the insides of the pumpkin as clean as possible, leaving a slightly flattened area on the bottom to set a candle inside when you're finished.

Once your pumpkin is empty, securely tape your stencil or hand-drawn design to the outside. If your pumpkin isn't perfectly round, that's even better – the flatter the surface, the easier the pumpkin will be to carve. Use a pushpin to poke holes along the lines of your design. If you will have small areas to cut out, make your holes closer together. These punctures will be your guide when it comes time to cut.

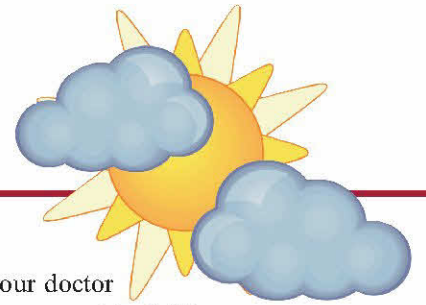


Using a pumpkin-carving saw, which you can find cheaply and in abundance at most retail stores around Halloween, carefully start cutting along the dotted lines, beginning with the smallest areas and making sure your saw or knife completely pierces the pumpkin. Once you've completely cut around a shape, poke the end of the saw or your finger in to the cut areas to pop them out.

Next, work on the larger areas, cutting them into halves or thirds to make removal easier. Once you've got your design cut, you can then go over the cut out areas to make sure the holes are large enough for ample light to shine out when your jack o' lantern is lit. For best results, keep your pumpkin saw cuts as perpendicular as possible.

Finally, wait for a dark fall evening and set a votive candle or small, battery-powered light inside your pumpkin to show off your carving skills!

Beating the Cloudy Day Blues



For many of us, fall means blissful relief from blistering summer temps and a colorful palette of changing leaves that dazzle the eyes. But for some, fall's shorter, darker and often rainy days herald in the winter blues.

Seasonal Affective Disorder, aptly nicknamed SAD, is a relatively common form of depression, and many people experience its symptoms without realizing that they suffer from it. If taken separately, feeling down, craving starches and sweets, wanting to sleep or nap more often, or not feeling as energetic may not set off any warning bells. But when experienced all at once, these symptoms pack a major punch.

Other symptoms of SAD include: frequent tiredness or oversleeping, overeating and weight gain, low energy levels, problems concentrating, social withdrawal, pessimism, and depression.

If you notice a sudden downswing in your moods when fall and winter come around, you should speak with your doctor. SAD is a manageable condition, and when detected, there are ways to alleviate its effects.

Listed below are two ways your doctor can help you get rid of the gloom caused by SAD:

Light Treatment: Specially-designed lamps that shine brighter than normal incandescent bulbs are a common form of SAD treatment. This form of light therapy involves sitting near one of these light boxes to give your body the brightness it craves.

Vitamin D Supplements: Some studies have shown a link between SAD and Vitamin D deficiencies, which makes sense, because your body needs exposure to the sun to produce this much-needed vitamin. Vitamin D supplements have been thought to combat SAD.

If the darker and damper days of fall seem to be throwing you into a funk, talk to your doctor. If your symptoms are caused by Seasonal Affective Disorder, there are vitamin supplements, lifestyle changes, and prescription medications that can help you beat these cloudy day blues.

Your help is greatly appreciated...

As an independent agent, I appreciate the business, friendship and ongoing trust that my valued clients have placed in me. As you probably know, referrals are an important part of my business. Should you know of any friends or relatives who may also benefit from my dedicated services, please do not hesitate to send them my way. You can be confident that I will provide them with the same great service and the utmost respect that I have shown to you and your family. Thanks!

