

TEACHER'S GUIDE TO MONEY

JULY 2009

HIGHLIGHTS:

- ❖ TAXES ARE GOING UP
- ❖ SOCIAL SECURITY AND MEDICARE QUICKLY GOING BANKRUPT
- ❖ \$2 TRILLION DEFICIT PREDICTED FOR 2009
- ❖ 2009 HAS LARGEST DEFICIT IN AMERICAN HISTORY
- ❖ CURRENT DEBT OVER \$11.5 TRILLION
- ❖ THE TEACHER'S GUIDE TO MONEY SHOWS YOU HOW TO HAVE A TAX-FREE RETIREMENT

INDIVIDUAL HIGHLIGHTS:

TAXES	1
FREE BOOK	1
ANNUITIES	2
HEALTH	2

IRVING KATZ
(949)681-3505
IRVING@TEACHERSGUIDE
ETOMONEY.COM

JOHN DE GREE
LICENSE OF96292
(714)623-6104
JOHN@TEACHERSGUIDE
TOMONEY.COM

IRVING KATZ / (949)681-3505
JOHN DE GREE / (714) 623-6104

TAXES ARE GOING UP



The National Deficit for fiscal year 2009 recently went over the \$1 trillion mark and is projected to reach nearly \$2 Trillion. The previous largest deficit was \$400 billion in 2008. The U.S. National Debt is currently over \$11 Trillion.

Social Security began when there were 60 workers per one recipient. Today, there are less than 3 workers per recipient.

Alan Greenspan, then Federal Reserve Chief, in *USA Today*, November 2004, stated, "As a nation, we have already made promises to coming generations of retirees that we will be unable to fulfill."

On June 7, 2006, former Comptroller

General David Walker wrote, "We are heading to a future where we will have to double federal taxes or cut federal spending by 60%."

In 1913, the income tax amendment allowed for the first time a tax on Americans' income. The average rate for the top bracket has been 61.8%. It currently is at 35%. Do you think our government will try to raise it again?

With federal spending skyrocketing, over 75 million baby boomers retiring, and no end to deficit spending, most predict that taxes will go up.

PLAN A TAX-FREE RETIREMENT WITH OUR FREE BOOK!

"THE TEACHER'S GUIDE TO MONEY" SHOWS YOU HOW TO PLAN FOR THE INEVITABILITY OF HIGHER TAXES BY MAXIMIZING YOUR CURRENT INCOME, PLANNING FOR A TAX-FREE RETIREMENT, AND LEAVING A FINANCIAL LEGACY.

WRITTEN BY A FINANCIAL STRATEGIST, IRVING KATZ, AND A TEACHER, JOHN DE GREE, THE TEACHER'S GUIDE TO MONEY USES CLASSROOM EXPERIENCES TO TEACH FINANCIAL CONCEPTS.

FOR YOUR FREE BOOK, CALL JOHN DE GREE AT (714) 623-6104 OR EMAIL HIM AT JOHNDEGREE@COX.NET.

FOR INFORMATION ABOUT UPCOMING FINANCIAL WORKSHOPS IN YOUR AREA OR TO REQUEST ONE,

EMAIL: IRVING AT IRVING@TEACHERSGUIDETOMONEY.COM OR JOHN AT JOHN@TEACHERSGUIDETOMONEY.COM

**IRVING KATZ
JOHN DE GREE**

IRVING KATZ

PHONE:
(949)681-3505
FAX: (714)464-4424
EMAIL:
IRVING@TEACHERSGUIDE
TOMONEY.COM

JOHN DE GREE

PHONE:
(714) 623-6104
FAX:
(949) 498-2517
E-MAIL:
JOHN@TEACHERSGUIDE
TOMONEY.COM

[WWW.TEACHERS
GUIDETOMONEY.
COM](http://WWW.TEACHERSGUIDETOMONEY.COM)



ANNUITIES – SAFEST AND BEST RETURNS

WHAT ARE ANNUITIES?

ANNUITIES ARE CONTRACTS BETWEEN INSURANCE COMPANIES AND YOU. IN FIXED ANNUITIES, YOU MAKE A SINGLE PAYMENT, OR MONTHLY PAYMENTS INTO AN ANNUITY ACCOUNT. THE INSURANCE COMPANY PROMISES YOU IN RETURN AN INTEREST RATE TO BE PAID OUT TO YOU OVER A SPECIFIC TIME, OR, FOR THE REST OF YOUR LIFE.

YOU MAY DESIGNATE A BENEFICIARY TO RECEIVE YOUR PAYMENT SHOULD YOU PASS AWAY BEFORE YOUR

ANNUITY IS COMPLETELY PAID OUT.

IN TIMES LIKE THESE, ANNUITIES ARE OUTSTANDING SAFE PLACES TO PUT YOUR MONEY. IN 2009, 59 BANKS HAVE FAILED, WHILE NO INSURANCE COMPANY HAS. STATE GUARANTEE ASSOCIATIONS ALSO OFFER YOU GUARANTEES SIMILAR TO FDIC BACKS UP BANKS.

RATES OF RETURN ON ANNUITIES EASILY OUTDO CERTIFICATES OF DEPOSITS, WITH SOME RATES ABOVE 5% AND 7%. CALL TODAY TO ASK US ABOUT SPECIFIC RATES.

HEALTH INSURANCE TIP - HSA

AN HSA IS A HEALTH SAVINGS ACCOUNT. YOU MAY PLACE MONEY INTO A HEALTH SAVINGS ACCOUNT THROUGH A BANK AND USE THIS MONEY FOR HEALTH RELATED COSTS. THIS MONEY PROVIDES YOU A TAX DEDUCTION FOR THIS YEAR. FOR

INDIVIDUALS, YOU MAY CONTRIBUTE AND DEDUCT \$2850 PER YEAR. COUPLES MAY CONTRIBUTE \$5650 PER YEAR.

FOR MORE INFORMATION, GO TO [HTTP://WWW.TREAS.GOV/OFFICES/
PUBLIC-AFFAIRS/HSA/](http://WWW.TREAS.GOV/OFFICES/PUBLIC-AFFAIRS/HSA/)

OR CALL JOHN AT 714-623-6104

ABOUT OUR ORGANIZATION...

IRVING KATZ HAS BEEN A FINANCIAL STRATEGIST FOR 40 YEARS. JOHN DE GREE HAS BEEN A TEACHER FOR OVER 18 YEARS. THEIR COMMITMENT IS TO EDUCATION, INTEGRITY, AND HONESTY. THROUGH EDUCATION, THEY SHOW THEIR CLIENTS THE BEST WAYS TO MAXIMIZE THEIR INCOME, SAVE MONEY ON INSURANCE PRODUCTS, PLAN FOR A TAX-FREE RETIREMENT, AND LEAVE A FINANCIAL LEGACY.

WHY "THE *TEACHER'S* GUIDE TO MONEY?" ONE REASON BETWEEN THE BEST ACTIONS AND POOREST ACTIONS IS IGNORANCE. THE GUIDE'S MAIN FUNCTION IS TO EDUCATE.

CALL FOR YOUR FREE COPY OF THE TEACHER'S GUIDE TO MONEY TODAY!