

FIELD AGENT REPORT

It is said *"the best policy is in its honesty"*. What is the real value of an insurance program covering worker disability or long term care or life? Newer *state-of-the-art* programs offered today might be very attractive the way they are presented. But history has proven convincingly of them coming apart when hard economic times arrive and extend too long. Can we be guaranteed when we might need these coverage benefits it will only be during good economic times? This is why you should trust **what** your Order offers you in its insurance programs, as they have historically proven themselves handling the good and hard economic times safely & securely. This... is the honesty of a program, the true value of it.

So why does the Order offer the particular insurance programs above? 1-out-of-every-3 young workers will suffer a disability before reaching age 65, which today is responsible for almost 50% of all home foreclosures in the U.S.! In Long Term Care (LTC), Medicare is raising its deductible again to \$152 per day for 80 of the 100 day maximum coverage it provides "any retiree". The cost of custodial home care is now \$21 per hour. Nursing facilities are charging \$165 per day locally. The average length of stay for LTC patients in California is 2.1 years. 70% of all persons 65 & over will need some LTC in their life. How many \$60,000 years can you afford if one or both of you (both my parents did) needed this care?

A recent widow and good friend called saying she just paid a \$14,500 hospital bill, after Medicare paid their part, for her husband's medical care before dying and if it wasn't for his KofC policy, this would have taken 70% of what she had left in savings. Many couples concern themselves with the cost of a burial, like a burial plan, not realizing there may be more expenses. Well there usually is! These insurance programs can work with most any budget. We just have to meet to get the details worked out. So call me, David Keeling, Council Field Agent, at (909) 824-1024 or text me: (951) 233-7134