



## **FAN** (Financial Awareness News) **Letter** September 2011

### **September 2011 LOSFA Loop**

<http://www.osfa.state.la.us/MainSitePDFs/LOSFALoopSeptember2011.pdf>

### **Six Tips for First-Time Life Insurance Buyers**

<http://www.newyorklife.com/nyl/v/index.jsp?vgnextoid=3fcace42249d2210a2b3019d221024301cacRCRD>

### **Money 101 – Life Insurance**

<http://money.cnn.com/magazines/moneymag/money101/lesson20/>

### **LDS Wealth Advisors Offers Life Insurance Tips**

[http://www.prweb.com/releases/LDS\\_Wealth\\_Advisors/Life\\_Insurance\\_Tips/prweb8744005.htm](http://www.prweb.com/releases/LDS_Wealth_Advisors/Life_Insurance_Tips/prweb8744005.htm)

### **Life Insurance Buying Tips**

<http://www.life-insurance-tips.com/>

### **14 Tips for Purchasing Life Insurance**

<http://www.getrichslowly.org/blog/2009/04/28/14-tips-for-purchasing-life-insurance/>

### **2011 Youth Financial Education Summit**

<http://www.jumpstart.org/index.php?id=1552>

## Quote of the Day

"The measure of a man's real character is what he would do if he knew he would never be found out." -**Thomas Babington Macaulay**

Macaulay was a British historian and politician who was, in his youth, something of a child prodigy. One early sign of his intellect was his photographic memory; he could recite Paradise Lost in its entirety and once recalled the whole of a poem he had glanced at in a newspaper 40 years before. Macaulay wrote one of the most popular historical works of his era (The History of England from the Accession of James the Second). The voluminous work is sometimes criticized as biased and melodramatic, but Macaulay's portrayal of history as drama was novel at the time, and a shorter (500 page) version of the book is still in print.

## Fun Fact of the Day

"Supportive co-workers increase your lifespan."

Having social support from your peers at work is "a potent predictor of the risk of all causes of mortality," according to a study in Health Psychology. The study examined 20 years of medical records and questionnaires from 800 workers, and found that positive influence from supportive coworkers was most evident between the ages of 38 and 43. Supportive bosses, incidentally, appeared to have no effect on mortality.

## Cultural Literacy Tidbits

From "The New Dictionary of Cultural Literacy<sup>™</sup>: What Every American Needs to Know", Third Edition, Houghton Mifflin Company, 2002.

### **Anthropology, Psychology and Sociology – extrasensory perception (ESP)**

– Knowledge or perception without the use of any of the five senses. ESP includes clairvoyance (knowledge about some distant object or event, such as an unreported accident), telepathy (reading another's thoughts or sending one's own to another) and precognition (predicting the future). Although many people claim to have extrasensory powers, these powers have yet to be verified by scientific procedures.

**Business and Economics – hidden unemployment** – The unemployment or underemployment of workers that is not reflected in official unemployment statistics because of the way they are compiled. Only those who have no work but are actively looking for work are counted as unemployed. Those who have given up looking, those who are working less than they would like and those who work at jobs in which their skills are underutilized are not officially counted among the unemployed, though in a sense they are. These groups constitute hidden unemployment. Because of hidden unemployment, official statistics underestimate unemployment.

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