



J Freeman & Associates
Insurance & Financial Services
The Future Secured™

In This Issue:

[Fire Safety for the Holidays](#)

[2011 HSA Changes](#)

[Timely Tips](#)

[Timely Tips](#)

[Upcoming Events](#)

Quote of the Month

"The miracle is not to fly in the air, or to walk on the water, but to walk on the earth."

Chinese Proverb

October Trivia - Did you know...?

The first "Model T" Ford was put on the market, October 1, 1908.

President Harry S. Truman made the first presidential telecast address from the White House, October 5th, 1947.

October 18, 1867 - the United States flag was formally raised over Alaska.

October 2010

Fire Safety Tips for the Holidays

The holiday season is upon us. Along with all the joy, decorating and gift giving, however, comes increased risk of house fires. Here are a few sobering facts about house fires of which you may not be aware:

- * Smoke alarms cut the risk of dying in a reported fire in half.
- * Cooking is the #1 cause of home fires and injuries.
- * Smoking is the leading cause of fire deaths.
- * Heating is the second leading cause of house fires, fire deaths and fire injuries.
- * Electrical failures or malfunctions are factors in roughly 50,000 reported fires each year.
- * Roughly 30,000 intentionally set home structure fires are reported each year.
- * Roughly 8 people died in house fires every day.
- * A fire department responded to a house fire every 82 seconds.

You can find all these facts and ways to prevent house fires at www.firepreventionweek.org.

[Halloween Safety](#)

Timely Tips ...

Healthcare Update: 2011 HSA Changes

Everyone is talking about healthcare.

If you are a health savings account (HSA) owner you should know that the health care reform laws signed by President Obama in March do not change your ability to save pre-tax dollars in an HSA to pay for qualified medical expenses if you are covered by an HSA eligible plan.

Thomas Edison began the first successful demonstration of his electric light, October 19, 1879.

The first transcontinental telegram was sent on October 28, 1861.

[Click Here to Join Our Mailing List](#)

There are, however, a few changes that take effect on January 1, 2011 that you should be aware of:

- * You will no longer be able to pay for over-the-counter (OTC) medicines with your HSA, unless you have a prescription. HSAs can still be used to pay for insulin.
- * If you have a prescription and use your HSA to pay for an OTC medicine you will need to keep copies of the prescription and receipt of purchase with your tax records.
- * If you use HSA funds to pay for items or services that aren't qualified medical expenses, if you are under age 65, the tax penalty will increase from 10% to 20% of the HSA distribution.
- * Contribution limits for individuals and families and catch-up contribution limits for those over 55 will stay the same in 2011. If you have individual coverage you can contribute up to \$3,050 and \$6,150 if you have family coverage. The catch-up contribution limit remains \$1,000. You must be age 55 or older and not entitled to Medicare benefits to make an additional catch-up contribution.

Are you at Risk of Employment Practices Liability?

Take [this quiz](#) to determine your exposure.

- * If you answer false to one or two questions, you may be at risk of having an employment practices charge filed against you.
- * If you had three to five false answers, you have a definite liability exposure in this area.
- * Six to eight false answers, you have an extreme exposure to employment practices liability.

Quick Query of the Month

"The Future Secured (TM)" is our company tagline. It is our mission to educate each of our clients by providing timely, relevant and significant insurance and investment information. With that in mind, each month we will pose a question related to some aspect of insurance or investments and **the first person to respond correctly** will receive a "JFA Gem"/ swag souvenir - i.e., a water bottle, travel mug

or some other fun item!

October's Quick Query of the Month is:
Do you know how many employees it takes to require Workers Compensation coverage?

Send your answers to: marketing@j-freeman.com

JFA in the News...

We are proud to let you know that our own Jason Freeman was interviewed by Channel 7 News earlier this month about tools to teach children about saving money. To see the segment, please click [here](#).



Upcoming Events

Fall Seminars

Wednesday, November 3rd & Tuesday, November 9th

Are you interested in learning how you can help your clients, or your own business, substantially reduce their tax burden?

8:30 am -11:00am

Greenville Chamber Ogletree Deakins Room

To register, click [here](#)

Securities offered through Triad Advisors, Inc. Member FINRA/SIPC

[Forward email](#)

✉ **SafeUnsubscribe®**

This email was sent to maureen@j-freeman.com by maureen@j-freeman.com.
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Email Marketing by



J. Freeman & Associates, Inc. | Post Office Box 3597 | Greenville | SC | 29608