



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

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Quote of the Month

"A sense of curiosity is nature's original school of education."

Smiley Blanton

September Trivia

- Did you know...?

Walt Disney World in Orlando, Florida, has been closed only one day since it opened in 1971. Hurricane Floyd on September 15, 1999, was the cause for the closure.

The highest temperature ever recorded on Earth was 136° Fahrenheit on September 13, 1992, in Azizia, Libya.

On September 24, 1789, Congress created the Office of the Attorney General. President George Washington appointed Edmund

September 2010

Fall is Upon Us ...

September is [Life Insurance Awareness Month](#). When times are bad, Americans save more, which is good. Sadly, they also cut spending on a key purchase that could help them the most - life insurance. For more details, please click [here](#).

Fall, especially September, is the season when most hurricanes occur. Hurricanes can cause significant damage in coastal towns in Georgia as well as the Carolinas. Have you reviewed your coverage to ensure you are properly insured? If you have questions, please contact Cheryl Grindle at (864) 331-4400 or cheryl@J-Freeman.com

Timely Tips ...

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!

September's Quick Query of the Month is:

Can you use the money in your health savings account (HSA) to pay for medical care for a family member?

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

Children's Health Insurance Program (CHIP) Notification Requirements

As you are most likely aware, Employers with a group health plan are now required to provide each employee with a notice of the availability of Medicaid or Children's Health Insurance Program (CHIP) subsidies for group health plan premiums.

Randolph as the nation's first attorney general.

The Constitution of the United States was signed on September 17, 1787.

USA Today went on sale on September 15, 1982. The paper was ridiculed by critics as "McPaper" and "News McNuggets," but is still in wide circulation.

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Click [here](#) to access the CHIP Model Notice provided by the Department of Labor. These notices are required to be mailed to all employees, including those not covered by the group's health plan. It must be sent in a manner "that ensures the employee can reasonably be expected to appreciate its significance".

Employers are required to provide these notices by the date that is the later of (1) the first day of the first plan year after February 4, 2010; or (2) May 1, 2010. Accordingly, for plan years beginning between February 4, 2010 through April 30, 2010, the Employer CHIP notice must be provided by May 1, 2010.

For employers whose next plan year begins on or after May 1, 2010, the Employer CHIP notice must be provided by the first day of the next plan year (January 1, 2011 for calendar year plans). Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) requires that this notice be provided annually in the future.

Upcoming Events

Fall Seminars

J.Freeman & Associates, Inc. will be hosting various seminars this fall - some with Continuing Education credits.

Tuesday, October 19th

Superfund - A Big Picture of the New Economy

12:00-1:00 pm

J.Freeman & Associates, Inc. Offices

Cost: \$15.00 - includes lunch

1 General CE credit for CPAs

For more information contact Maureen Ball at maureen@j-freeman.com

Thursday, October 28th

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

8:30 am - 10:30 am

Greenville Chamber Board Room

For more information contact Maureen Ball at maureen@j-freeman.com

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