

Why to Invest?

Benefits of Investing:

- Helps you Create Wealth.
- Makes you Financially Secure.
- Make you Reach your Financial Goals.
- You will get some Tax Benefits.



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claims are allowed The Children s Health Insurance Program Reauthorization Act of 2009 Pub L 111 3 CHIPRA intended to improve coordination between EGHPs and state Medicaid and SCHIP coverage for uninsured children plans caused EGHP and cafeteria plans to be amended Michellersquo s Law Pub L 110 381 requires EGHPs to extend coverage to employees dependent children who are covered as post secondary students if they have to interrupt their studies for health related reasons More states allowed same sex couples to marry or have legally related domestic partnerships or civil unions with implications for work related benefit plans that cover spouses The requirement of benefit parity between mental and physical illnesses was made permanent by EESA The HITECH Act Health Information Technology for Economic and Clinical Health part of ARRA was enacted to strengthen the privacy and security rules under HIPAA and to promote broader usage of electronic medical records State Attorneys General now have the power to enforce HIPAA through suits in federal court The Lilly Ledbetter Fair Pay Act Pub L 111 2 was enacted It increases the number of employment discrimination suits that can be brought by reversing the Supreme Court s decision that the timing rules for lawsuits begin when an allegedly discriminatory practice is adopted The Supreme Court extended its string of pro arbitration cases by ruling in 14 Penn Plaza LLC v Pyett 129 S Ct 1456 4 1 09 that a collective bargaining agreement clause that clearly obligates union members to arbitrate ADEA claims is enforceable The Supreme Court held that federal labor law preempts a California law that forbade employers that receive state contracts or other funding to discuss union matters with employees As long as employers avoid coercion federal law seeks to promote wide open debate on labor issues Chamber of Commerce v Brown 128 S Ct 2408 2008 Another Supreme Court ruling discussed allows unions to charge non members who pay agency fees in lieu of joining the union amounts representing certain expenses of national litigation Locke *The Complete Guide to Investment Opportunities* Marshall Blume,Jack P. Friedman,1984 Discusses the attractive features and potential risks of investment in areas such as stocks government bonds real estate collectibles metals and art **Plunkett's Investment & Securities Industry Almanac 2006: The Only Complete Guide to the Investment, Securities, and Asset Management Industry** Jack W. Plunkett,2006 A key reference tool covering the investment and asset management industry including trends and market research Provides industry analysis statistical tables an industry glossary industry contacts thorough indexes and in depth profiles of over 300 leading companies in the industry Includes CD ROM **The New York Times Complete Guide to Personal Investing** Gary L. Klott,1987 From New York Times financial writer Gary Klott a complete compendium of more than 70 kinds of investments most likely to be considered by individuals **How to Become a Million Dollar Real Estate Agent in Your First Year** Susan Smith Alvis,2007 You will learn to quickly attract new prospects get the highest possible commissions and get return business and referrals while still having a life outside of work In this new book you will learn how NOT to make the big mistakes most new agents make licensing and exam fees Multiple Listing Service MLS local Board of Realtors real estate boards expenses of doing business your vehicle and insurance coverage sales techniques simple

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