



**motion picture  
pioneers  
assistance  
fund**

# SOCIAL SERVICES CORNER

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## FACTS ABOUT LIFE INSURANCE

**Question:** Can you tell me about the different types of life insurance policies and who sells them? I want to insure my life so that if anything happens to me, my wife won't be left with just her salary.

**Answer:** Life insurance is a financial safety net that will provide income for your dependents after your death. Buying life insurance can be confusing, risky and expensive. Here's a brief outline to get you started.

Step one is to ask if you should buy it at all. If someone—a spouse, child or aging parent, known as the beneficiary—depends on your income, then it makes sense. If you have no dependents, then it may not make sense, but a will and advance health care directives will still be needed to settle your estate and make your final wishes known.

Next, decide what type of life insurance you want. There are basically two types of life insurance: term and cash value. Term life insurance is purchased for a fixed number of years, or "a term." You pay an annual premium for a fixed benefit if you die during the term (for example, a \$250,000 benefit if you die within a 20-year term). Cash value plans act like investments, with changing cash values throughout the period you own the plan. There are many types

of cash value plans, including what are called "permanent" plans (sold as whole life or universal life). These policies contain many complex variables.

Step three is to discuss your financial needs with a life insurance agent. There is no savings advantage to buying life insurance direct, so find an agent you can trust. Ask friends and colleagues for referrals. Your car or health insurance agent may also sell life insurance, or choose an insurer and find their nearest agent. You can check the financial solvency of insurance companies at Moody's or Standard & Poor's. Employers or professional trade associations may also offer life insurance as a benefit.

Finally, buyer beware. Understand limitations, exclusions or any issues that may cause a claim to be denied. Your state insurance commission has information on purchasing insurance, violations, complaints and agent license status. Read more at [www.lifehappens.org](http://www.lifehappens.org) or [www.lifeinsurance.org](http://www.lifeinsurance.org), two Web sites that are organized and funded by insurance industry groups but that have helpful tips.

Sources: *What Jane Says About...Life Insurance*, [www.janebryantquinn.com](http://www.janebryantquinn.com); *Choosing the Right Life Insurance Company*, Jim Sloan, [www.budgetlife.com](http://www.budgetlife.com); *Consumer Reports Money Adviser*, February 2010.

## JOKE OF THE MONTH

**Why did Dorothy get lost in Oz?**

**She had three men giving her directions.**

— *A Prairie Home Companion Pretty Good Joke Book*

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

### Go Green!

Receive *Social Services Corner* by email.  
Call (888) 994-3863, ext. 2370, or email [info@wrmail.org](mailto:info@wrmail.org).

**Do you or does someone you know need our assistance? Call toll-free (888) 994-3863 or visit [www.wrpioneers.org](http://www.wrpioneers.org) to find out more about our assistance programs.**



The Motion Picture Pioneers Assistance Fund is a program of the Will Rogers Motion Picture Pioneers Foundation.



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**FPO**

## PERSONAL TRAINERS: FINDING THE RIGHT FIT FOR FITNESS



Need a little help to get in shape? Whether that “help” is motivation or creating an exercise plan, hiring a fitness trainer deserves the same amount of effort you’d

put into finding a date or a job. Without the right match, you will waste time and money and—worst of all—become frustrated and give up on your exercise goals. Approach your search systematically for the best result.

What is your fitness goal? It might be to lose weight, get toned, fit into a suit, have more energy—you name it. You will not be able to engage the right trainer if you are not able to articulate your goals.

Which part of your goal do you need the trainer to do and which part can you do yourself? Do you need the trainer to come to your house, or can you get yourself to the gym, knowing that the trainer is meeting you there? Do you eat well but need to learn to exercise, or do you need a trainer who also specializes in nutrition?

*Why Hire a Personal Trainer*, Nicole Hogan, [www.livestrong.com](http://www.livestrong.com); *Reward Carries Risk: A Liability Update*, Shirley Archer, JD, MA, [www.ideafit.com](http://www.ideafit.com) (IDEA: Health & Fitness Association).

Defining the trainer’s role will help you save money by paying only for the services you need.

Who will provide the service? There are a number of qualifying associations with different levels and types of course work and certificates. The groups listed below have Web sites where you can learn more:

- American Fitness Professionals Association
- National Athletic Trainers’ Association
- Fitness Standards Council
- National Academy of Sports Medicine

How much does it cost? The cost depends on the length and number of sessions. If you want to share the cost with a friend, most trainers will work with that. Some gym memberships offer a few private sessions with a trainer paid for through the gym, with the option of continuing on an individual payment basis.

How is injury avoided? Malpractice insurance is available for personal trainers. Be sure to ask whom-ever you hire about his or her coverage.

Being clear about your goals from the start keeps you on track and in shape.

## NEW ADDITIONS TO THE MPPAF’S NATIONAL RESOURCE DIRECTORY

**[www.petinsurancereview.com](http://www.petinsurancereview.com), (303) 682-0084**

This Web site provides pet insurance facts and reviews from pet insurance customers, and offers free quotes from a number of pet insurance companies. Pet Insurance Review is not owned or controlled by a pet insurance company.

**Pet Airways, Inc., [www.petairways.com](http://www.petairways.com), (888) PET-AIRWAYS**

This service transports pets in the well-lit, climate-controlled, pressurized main cabin of its planes. A trained pet attendant is on duty during the flight. They currently provide service from many major air hubs.



### QUOTE OF THE MONTH

“A man learns by two things. One is reading. The other is associating with smarter people.”

— Will Rogers

To view our entire National Resource Directory, please visit [www.wrpioneers.org](http://www.wrpioneers.org).