



The Idea Exchange EBX Newsletter

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Thank you for reading our newsletter! This month's issue features new and exciting articles that could help improve your business and give you more insight into your insurance needs.

Regards,

Phil Bobadilla, President

We go beyond your expectations!

A New Year, a Fresh Start

It is hard to believe that another year has come and gone. First of all, both Phil and I would like to say THANK YOU to all of you for your continued support as a client and continued business. Here at EBX we feel like all of our clients our part of the EBX family so we hope to not just be your Insurance Broker but to be a trusted friend in the industry.

2009 brought many changes to our industry. The biggest one being healthcare reform. This, as many of you know, is a continuously moving target. We are trying our best to keep up with the legislative updates provided to us by the carriers and reliable industry resources. As of Spetember 23, 2009, the following changes have occurred: dependents are now to be covered to age 26 years of age if they do not have access to other group health insurance

**Phil Bobadilla,
President**



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regardless of student status, emergency room visits must be covered at a co-pay amount and be the same charge in or out of net-work, preventive care is now covered 100% and no longer subject to annual limits, and co-pays or deductibles and lifetime maximums can no longer be imposed. These are just a few of the popular changes that many of us have seen over the last few months. There is much more that the new bill has required carriers and plans to now implement. To see the complete bill in its entirety and learn more you can visit www.healthcare.gov.

On a more positive note, the EBX Property and Casualty division of our business has grown very nicely over the last year. It has been nice to be able to service our long time clients that have been with us on the health side with various liability coverages, workers comp, and many other services that are offered through the P & C Division. Many of our clients like having all coverages for their employees and business being serviced by one broker. They like the fact that all they have to do is make one call and our office can help them with any insurance issue they have. If you don't have your Property and Casualty Insurance with EBX we would love it if you would give us an opportunity to review your current policies to see if we can help you in this area as well in addition to insuring your employees for health insurance.

Back in October we kicked off the first EBX networking event. This month we recently held our second event - it was a great success! The purpose of these events are to bring our clients and preferred networking partners together so they can network, collaborate, and make new connections. In addition, you can learn something from the keynote speakers that can enhance your business, inspire your creativity, and add value to your everyday quality of life. Our next event will be held in March. An invitation to this event will be coming out in the next week. We hope to see you all there, you won't want to miss it!

In closing, we wish you all much success in 2011. Again, thank you for trust and support in allowing EBX to be your insurance broker and expert in the industry. We look forward to another great year of working with all of you. May God bless you throughout the year and keep you all healthy and safe.

Warmly,

Phil Bobadilla, President

Constance Lemere, Vice President



Pre-Paid Legal offers a solution to debt collection litigation.

Recently, national news media have begun to focus new light on the alarming irregularities in the debt collection industry and the widespread use of litigation as a debt collection tool. Pre-Paid Legal Services and its provider law firms are focusing on this issue and are helping its members with this problem.

During the first half of 2010, provider law firms responded to more than 79,000 legal service requests relating to debt collection issues. In its July 2010 report, "Repairing a Broken System," the U.S. Federal Trade Commission said, "***The system for resolving disputes about consumer debts is broken.***"

Debt buyers are now using data-driven debt processing tools to obtain collection data, however, this is not always the most accurate way of gathering information. We all agree creditors have a right to collect the debts that are owed to them, but they should not be able to garnish wages or take other such actions unless they can absolutely prove the debt is owed.

Many times corporate debt buyers may skip some consumer communication and proceed directly to litigation. This approach is flawed because it taxes the court system with an over abundance of collection suits and it often utilizes "scare tactics" against consumers just to collect a debt. In all too many instances, these debt buyers and their legal counsel are counting on uninformed consumers to simply pay up whether the debt is authentic or not.

The problem for consumers becomes three fold: fear, ignorance and inaction. People get nervous when they receive a collection letter, this can quickly turn into fear when they are confronted with the prospect of a lawsuit. Their fear some times leads to paralysis and inaction. Consumers have a much better chance of resolving debt collection issues if they face the problem, armed with the right information and assistance.

The question is would you know how to best handle a debt collection issue on your own? Our Pre-Paid Legal Life Events Plan provides three hours of attorney assistance with debt collection issues.

In 2009, the Federal Trade Commission received an estimated 88,200 consumer complaints about third-party debt collectors. Given these numbers and the aggressive methods now being used particularly among debt buyers could we offer some simple and practical advice? "***Talk to your attorney before you talk to theirs, and if you don't have one, Pre-Paid Legal Services can help you.***"



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A Night With the Phoenix Coyotes!



THE WELLNESS COMMUNITY NIGHT WITH THE PHOENIX COYOTES

Come support The Wellness Community as we partner with the Phoenix Coyotes and try to win a \$10,000 grant!!!! Take advantage of an exclusive offer to friends of The Wellness Community that allows you to purchase discounted tickets and receive priority access to seats for our game on Friday, April 1st vs. the Colorado Avalanche at 7 p.m.

Ticket Prices:

\$45 (reg. \$75)	\$15 (reg. \$36)
Lower Level End-zone	Upper Level Sides/Ends

Every ticket sold gets The Wellness Community closer to winning \$10,000.

Contact Matthew Audibert, Group Sales Account Executive at (623) 772-3225 or by email at Matthew.Audibert@phoenixcoyotes.com to purchase tickets. You must mention The Wellness Community when you purchase your tickets to get the discounted rate.

The Wellness Community - Arizona (TWC-AZ) provides emotional, educational, nutrition and exercise, stress management, and teen and family programs free-of-charge in a home-like environment to support anyone touched by cancer.

**DON'T
BLINK**

Tina Bronson
The Wellness Community AZ
Director of Development & Marketing



How To Keep Your New Year's Revolution

About half of all American adults (48%, according to a Marist poll taken in December) say they are at least somewhat likely to make a New Year's resolution this year. Their top vows: to lose weight (19%), quit smoking (12%) and exercise more (10%). Sound familiar? The Marist poll also found that while 65% of people who made a resolution in 2008 kept their promise for at least part of the year, 35% never even made it out of the gate. Indeed, when you wake bleary-eyed on the first day of a new year - or decade - resolutions to "cut back" and "moderate" seem both an excellent idea and an

impossibly hazy dream. But consider this: if hard-core addicts can break bad habits - some by moderating, not just quitting - there's still hope for you. Whether your goal for 2010 is to get fit or tame your drinking, experts say there's a lot you can learn from people who have successfully moderated their habits to help keep you off the resolution merry-go-round.

1. Don't Kid Yourself

"The most important thing is to be honest with yourself," says Howard Josepher, a former heroin addict and president of [Exponents Inc.](#), an organization that provides support and educational services to people with substance-misuse issues. "You need to know the difference between enjoying yourself and self-medicating. It's not that self-medicating is necessarily bad - but you should give yourself parameters. If you are adhering to them, O.K. If not, you need to check yourself."

Successful moderators decide in advance how much is too much - and stick to their limit, no matter what. Have a cookie a day if that's what you've deemed acceptable. But if you cheat by having "just one more," know that you are only cheating yourself and exacerbating the problem, experts say. The point is to learn how to hold yourself accountable.

2. Quit Cold Turkey - Temporarily

"Theoretically, there are very good reasons to take a break from a behavior, totally," says Reid Hester, director of research at [Behavior Therapy Associates](#), explaining that an initial period of complete abstinence can make it easier for people to moderate behavior by eliminating the habitual, automatic aspect of the unwanted activity.

3. Do What the Dalai Lama Would Do

Alan Marlatt, director of the Addictive Behaviors Research Center at the University of Washington, studies "mindfulness-based relapse prevention," which uses meditation and other ideas from Buddhist teachings to help people break bad habits.

"Between stimulus and response, there's a space, and in that space is our power to choose our response, and in our response lies our growth and freedom," says Marlatt, quoting author and Holocaust survivor Victor Frankl. Marlatt says, "Mindfulness gets you into that space."

Being mindful may involve traditional meditation, in which you sit quietly and observe your thoughts and breathing without judgment. But here, it is also used to focus awareness on thoughts and feelings that lead to unwanted behavior. Simply recognizing the triggers to relapse can help you choose not to give into them. "When there's a fork in the road, craving is pulling you one way. Well, what's the other way? You have to look down the other road and see where it takes you. Then you have a choice, instead of being on autopilot," says Marlatt.

One tactic he recommends for resisting those cravings is called "urge-surfing." It involves being mindful of the fact that craving is like a wave - it rises to a peak, then falls. This happens whether you yield to the urge or not, though most people erroneously think their craving will escalate endlessly unless they give in. In fact, succumbing to cravings only reinforces them - resisting, in contrast, reinforces resistance. Marlatt advises watching your urge, noting its peak and "surfing" it, rather than allowing it to wipe you out.

Another trick is to recognize that willpower is like a muscle - it gets stronger with appropriate use but ultimately weakens if overloaded. That's why Hester recommends setting short-term goals that are "moderately difficult, realistic, concrete and measurable." As with weight-lifting, starting at a level that is challenging but not overwhelming can provide a sense of achievement and success - which can give you the drive to take on bigger challenges.

4. Don't Try to Scare Yourself Straight

Research shows that in the long term, the pleasure of victory is a better incentive than the agony of defeat. "Punishment is a poor motivator," says Hester. "It sets people up for failure. If all you do is punish yourself for failure, you won't stay motivated to change for very long."

Instead, reward yourself for sticking to your limits and focus on the benefits of changing. For instance, if your goal is to drink less or lose weight, treat yourself to something you want - a new book or DVD, say - each time you successfully resist a tempting dessert or achieve a goal, like a month of abstinence. Success tends to beget greater success. If you do slip back into old patterns, avoid recriminations. "Don't say, 'I can't do it,' " says Marlatt. "People make mistakes. If you keep working at it, you will get better over time. That's what the research shows."

5. Get Better Friends

Consciously and unconsciously, people tend to imitate those around them. That's why the latest research shows that things like happiness, smoking cessation and obesity can spread like a contagion through social networks. So surround yourself with friends who can also be role models. "Make sure that people you hang out with are people who look and act the way you would like to. Social imitation is the easiest form not only of flattery but of self-improvement," says Stanton Peele, author of *Seven Tools to Beat Addiction*.

From: <http://www.time.com/time/health/article/0,8599,1950511,00.html>

Katelyn Sandoval

Admin Assistant

Don't forget to check out our facebook and twitter pages!

twitter: <https://twitter.com/EBXAZ>
facebook: <http://tinyurl.com/ebxfacebook>

Want to be "in the know" every month?



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We go beyond your expectations!

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