



The GBP *Sept / Oct* Bridge

Bridging the Gap with Communication



Sept	
17	Congratulations Jynnesa Kokot For 8 years with GBP!
25	Happy Birthday Genise Jordan
27	Congratulations Dee Alfson For 10 years with GBP!
28	Happy Birthday Julie Johnson
29	Congratulations Pam Parry For 23 years with GBP!
Oct	
8	Congratulations Sharon Escandon for 8 years with GBP! And Ryan Golseth For 2 years with GBP!
12	Happy Birthday Ryan Golseth
16	GBP's 3rd Annual Chillii Contest
20	Happy Birthday Pam Parry
28	Happy Birthday Seanna Caddell

What Kind of Healthcare Consumer do You Choose to Be?

By: Mary Keysor

As the prospect of significant national healthcare coverage reform moves closer to reality, each one of us needs to decide what kind of healthcare consumer we choose to be.

By healthcare 'consumer', I am not referring to the type of insurance coverage you have, who provides it or whether you are self-insured by choice or situation. The simplest definition of consumer is "one who

buys goods or services". This definition implies a measure of choice and consideration; options, if you will.

As a consumer of healthcare, each of us has the freedom to choose how, when and where we receive our healthcare. And, with that freedom comes a measure of responsibility.

(Continued on page 2)

How about a review of your emod worksheet? We often find errors on them that can be costing you \$\$\$\$\$. Call Tina Tighe in Tucson (520)901-3747 or Tom Scrivner in Phoenix (480)775-1811 ext 16 to schedule a no-cost review.

Dear GBP

By: Marilyn Jordan

Dear GBP:

This tough economy seems to create more opportunities for crooks, specifically in the area of Identity Theft! I would like to know what precautions I can take to avoid this happening to me. Also, I would like to know if my insurance policy offers any coverage in the event that my information is compromised.

Signed,

Identity currently intact!



Dear Intact:

Below are a few suggestions to protect one's identity:

*Only release your social security number when absolutely necessary. (tax forms, employment, bank, or transaction records)

*Don't carry your card in your wallet, except when, truly, required, such as your first day on a new job.

*Don't have your SSN (or driver's license number) printed on your checks.

* Limit the number of credit cards you carry in your wallet to one or two.

*Keep photocopies of all your credit cards, bank accounts and investments in a secure place with telephone numbers for each company so you can contact them, quickly, if the need were to arise.

*Shred all pre-approved credit offers and don't leave envelopes containing bills and checks where they might be stolen.

*Every twelve months order your free credit report to review.

The GOOD news is, there are insurance companies that do offer coverage for Identity Theft. The coverage can be endorsed to your policy for a minimal annual fee. Should you have your identity compromised, the Identity Theft coverage would provide a professional advocate to assist you through the process of getting your good name and credit restored and will reimburse you up to the stated policy limit for out of pocket expenses.

Call your GBP Account Manager for more information. 520-571-7737

Contact GBP Risk Solutions
Giving Better Perspective on Risk Solutions

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4544 E. Camp Lowell Drive
Tucson, AZ 85712
520-571-7737
Metro Phoenix
2260 E. Brown Rd., Ste 2 West
Mesa, AZ 85213
480-775-1811

Share significant dates with us!
Email liz@gbprs.com

Going Green - or at least **saving** some!

By: Liz Parker

Cutting costs, saving money and spending more time on the important things, does that sound like 'The Good Life' to you? Well, it is probably easier to achieve than you think. Take a look around your business office, you may be surprised to find some easy ways to cut costs and increase cash flow.

- Sell or donate excess office furniture and equipment.
- Review your businesses phone use, reduce phone lines and optional features you are not using. Also, making long distance calls and faxing during **off** peak hours can save a bundle on your phone bill.
- Clean up your contracts! Review & reduce equipment leases & maintenance costs on equipment in use or not.
- Carefully review each organization where you pay dues. Does your business benefit from the membership? What are the dues paying for? You've always got the option to re-subscribe later on.
- Utilize college interns or co-op students for special projects, research, setting up databases, etc. They **need** the credits for school and will work on a short term basis.
- Review the paper & magazine publications you subscribe to – get them online at a reduced subscription fee and save paper & postage costs in the process!
- Eating out at lunchtime? Pack a lunch from home. You will be surprised how quickly the lunch money will add up. If you have to eat out at lunch remember to use coupons! There are many different online coupons to take advantage of. Not only local restaurants but other businesses as well. In fact, Lily Wang (formerly of GBP Risk Solutions) has a new local online coupon site that will save you time and money! Not only on local eateries but many other Tucson and Phoenix area businesses. Visit www.the-penny-pinchers.com.
- Support your local businesses and watch the favors get returned in the form of business back to your company.

(Continued from page 1)

What Kind of Healthcare Consumer do You Choose to Be?

Let me explain;

Healthcare starts with your health. Not my health; not your spouse's health, but your health. In a perfect world, all of us are born with excellent genes, a hardy constitution and peak physical attributes. In the real world, we are something less than perfect and the state of our wellbeing rests largely upon making healthy behavioral choices: eating wisely and not too much; exercising regularly by doing something you enjoy; refraining or limiting unhealthy activities like smoking; being aware that our mental and emotional health is as critical as our physical wellbeing and engaging in activities or behaviors designed to enhance all three. By focusing upon our health we take the first responsible step as a healthcare consumer. It is a step, or steps, that only you can make for yourself.

So take the first step today and look at your own health. Is there something you can do to take control? What about a quick walk around the block? Or a salad with low-fat dressing for lunch? Sound simple? Yes and no. The first few steps are simple; yet, the challenge will be in persisting. Just remember....we each persist one step at a time.

The GBP Bridge Staff

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Rick's Pick™

By: Rick Gregson

WINE GADGETS

Wine lovers spend billions each year on wine gadgets that, we are told, enhance the flavors and aromas of wine. For the most part the only thing these gadgets enhance, is the bottom line of the wine industry.

Wine is simple elegance. It requires little more than a reasonably cool, dark place to store the bottle, what ever wine opener you have mastered, a basic decanter, a nice glass and someone to share the experience.

Getting caught up in the extras takes our attention away from the real star, the wine! Spend the gadget money on education so you can choose the best wine for your budget and you will be a happier wine drinker.

What are you drinking, I would like to know (e-mail me, rick@gbprs.com).

Cheers~

Rick Gregson

