



**You Can't Always Be There For Mom & Dad in Florida...
But We Can! Peace Of Mind Is Only A Phone Call Away.**

Whether you are close by or miles away, it's not always possible to satisfy the many needs of an aging parent. Established in 1992, Parent Services, Inc. is committed to providing the compassionate care your parents deserve.

- Personalized Care Plan
- Written Evaluations
- Crisis Intervention
- Placement Referrals
- Medicare Provider Referrals
- Eldercare Attorney Referrals
- Bill Paying & Tax Preparation

HOME HEALTH AIDES

- Hourly & Live-in

Personal Elder Care Services:

- Daily Phone Call
- Memory Disorder Support
- Homemaking Support
- Escort to Appointments

Serving Southeast Florida

"Free Initial Consultation"

Call Toll Free

800-743-1818

www.parentservicesinc.com

parentsvc@aol.com

License No. HC228821

repair and restoration, of both ourselves and our world. Healing may be possible, even if we cannot be made whole again. By fulfilling the commandments of Torah, we are able to restore our own spiritual structure, for our actions have both an interior and exterior effect: everything we do reacts somewhere and somehow, for ourselves and for others.

What have these images done for me? First of all, the shattered tablets that have their place in the Ark of the Covenant have helped me to see that I don't have to be physically whole to be part of the community of Israel. Secondly, I have come to realize that spiritual repair, both of myself and the world, is possible. I may not be able to do much about the broken vessel that is my body, but certainly I can help to gather up the scattered light everywhere that I can. It's something I'm still working on, both for myself and for the wider world, because I would like to think that the regulations of the ADA and the words of the *mi-sh'berach* prayer are part of the same message that is sent from Adonai to all of us.



**Are YOU Paying TOO MUCH
For LIFE INSURANCE?**



Transamerica Occidental Life Insurance Company offers term life insurance policies which guarantee that the premiums you pay will remain level for 10, 15, 20, or 30 years.

10-Year Level Premium Policies*				20-Year Level Premium Policies*					
Issue Age		\$100,000	\$250,000	\$1,000,000	Issue Age		\$100,000	\$250,000	\$1,000,000
30	Male	\$ 107.00	\$ 130.00	\$ 330.00	30	Male	\$ 127.00	\$ 160.00	\$ 480.00
	Female	99.00	115.00	270.00		Female	114.00	150.00	410.00
40	Male	131.00	157.50	410.00	40	Male	159.00	240.00	760.00
	Female	124.00	145.00	380.00		Female	145.00	217.50	660.00
50	Male	218.00	287.50	940.00	50	Male	293.00	530.00	1,820.00
	Female	204.00	275.00	840.00		Female	245.00	440.00	1,440.00

15-Year Level Premium Policies*				30-Year Level Premium Policies*					
Issue Age		\$100,000	\$250,000	\$1,000,000	Issue Age		\$100,000	\$250,000	\$1,000,000
30	Male	\$120.00	\$152.50	\$ 400.00	30	Male	\$ 157.00	\$ 245.00	\$ 700.00
	Female	107.00	125.00	320.00		Female	136.00	202.50	580.00
40	Male	148.00	207.50	640.00	40	Male	229.00	392.50	1,200.00
	Female	135.00	190.00	550.00		Female	183.00	307.50	980.00
50	Male	251.00	420.00	1,460.00	50	Male	512.00	897.50	3,030.00
	Female	222.00	357.50	1,180.00		Female	397.00	710.00	2,320.00

*Annual premiums shown are for preferred plus nonsmoker class (preferred nonsmoker class for \$100,000 face amounts)
Equivalent premiums are available for other underwriting classes, ages, face amounts and payment modes.

Trendsetter® Super 10 (#1-306 11-107), Trendsetter® Super 15 (#1-305 11-107), Trendsetter® Super 20 (#1-304 11-107), and Trendsetter® Super 30 (#1-334 11-107) are term life insurance policies issued by Transamerica Occidental Life Insurance Company, Cedar Rapids, IA 52499. Premiums increase annually starting in year 11 for Trendsetter Super 10, in year 16 for Trendsetter Super 15, in year 21 for Trendsetter Super 20, and in year 31 for Trendsetter Super 30. Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. In Missouri, suicide is no defense to payment of benefits, unless the Company can show that the insured intended suicide at the time of application for coverage.

Transamerica Occidental Life Insurance Company is rated A+ (Superior) by A.M. Best for financial strength as of March, 2008. A+ is the second highest of 16 ratings awarded by A.M. Best, a leading independent rating service that evaluates insurance companies' financial strength and ability to meet obligations to policyholders.

Call The Leibowitz Group at **888-448-LEBO** for a no obligation quote.**

**No quotes are final until underwriting is completed.

(5326)

2008 10927-2