



PRESORTED
STANDARD
U.S. POSTAGE
PAID
TAMPA, FL
PERMIT NO. 367

Delaware Financial Capital Corp.
Member, Senior's Right to Know Network
22 Polly Drummond Hill Road
Newark, DE 19711
(800) 242-5085
scollins@delawarefinancial.com



081875 0000018
February Monthly Newsletter 2009

MARGARET MATTHEWS
25392 HAVEN DR
SEAFORD DE 19973-8653
!199738653928!



SAM COLLINS is President of Delaware Financial Capital Corp. Sam specializes in assisting Senior clients, 62 & older

in ways to help them utilize their Home Equity and turn it into a dividend that will benefit them throughout their retirement and senior years. Sam can be contacted at (800)242-5085. You may also email Sam at scollins@delawarefinancial.com.

**CALL TODAY!
(800)242-5085**

No more monthly payments. A Reverse Mortgage is a program that Pays YOU!

- **Enjoy your retirement**
- **Make Home Improvements**
- **Pay off bills**
- **Stay in your home**
- **Eliminate Monthly Mortgage Payments**
- **Take a vacation**

Call us at (800) 242-5085 and we can tell you what you can expect to get from your Home's Equity and still not make a monthly payment.

To get additional information, go to www.seniorsrighttoknow.org.



THE REVERSE TIMES
"A Monthly Publication Just for Seniors"

February 2009

Welcome to our February issue!

Thanks for being a part of the **Seniors Right to Know Network!** Our Goal is to provide useful information to our Seniors that affect and improve their daily lives. We hope you enjoy this **FREE** publication. **Please feel free to pass any or all portions along to a friend or give us a call with any questions for concerns.**

A New President Is Sworn In

January 20th, 2009 our 44th President of the United States was sworn into office. Chief Justice Roberts initiated the swearing in, as over 2 million attended the Inauguration and millions more watched from their televisions, radio, while others jammed the internet to hear and see. The old saying "a new broom sweeps clean" is yet to be seen. However, regardless of your political persuasion, time will be the judge of this Presidency.



Our new President has a many challenges ahead of him, similar to the challenges of other predecessors, such as Franklin D. Roosevelt and many parallels with President Reagan who took office during a major recession and high unemployment. I find it incredible that most people I talk with have very few bad things to say about our newly elected President. Perhaps, we are all looking for the dawn of a new day. Someone who will help lead us out of the perils we face in our economy and around the world.

One thing I am certain. I have faith in the United States, the American people, and the will of the people to survive and prosper through bad times as well as good. Despite everything, we are blessed to have the greatest freedoms and best quality of life in the world. Given lessons learned and time, I am certain we can move forward and persevere.

Famous Presidential Quotes

"When you have got an elephant by the hind leg, and he is trying to run away, it's best to let him run."

- Abraham Lincoln

"The best minds are not in government. If any were, business would hire them away."

- Ronald Reagan

"It is hard to fail, but it is worse never to have tried to succeed. In this life we get nothing save by effort."

- Theodore Roosevelt

PRESIDENT BARACK OBAMA

Barack H. Obama is the 44th President of the United States.



His story is the American story with values from the heartland, a middle-class upbringing in a strong family, hard work and education as the means of getting ahead, and the conviction that a life so blessed should be lived in service to others.

With a father from Kenya and a mother from Kansas, President Obama was born in Hawaii on August 4, 1961. He was raised with help from his grandfather, who served in Patton's army, and his grandmother, who worked her way up from the secretarial pool to middle management at a bank.

After working his way through college with the help of scholarships and student loans, President Obama moved to Chicago, where he worked with a group of churches to help rebuild communities devastated by the closure of local steel plants.

He went on to attend law school, where he became the first African-American president of the *Harvard Law Review*. Upon graduation, he returned to

Chicago to help lead a voter registration drive, teach constitutional law at the University of Chicago, and remain active in his community.

President Obama's years of public service are based around his unwavering belief in the ability to unite people around a politics of purpose. In the Illinois State Senate, he passed the first major ethics reform in 25 years, cut taxes for working families, and expanded health care for children and their parents. As a United States Senator, he reached across the aisle to pass groundbreaking lobbying reform, lock up the world's most dangerous weapons, and bring transparency to government by putting federal spending online.

He was elected the 44th President of the United States on November 4, 2008, and sworn in on January 20, 2009. He and his wife, Michelle, are the proud parents of two daughters, Malia, 10, and Sasha, 7.



Abraham Lincoln

Interestingly enough, President Obama and President Bush were both impressed by the brilliance of our 16th President. President Lincoln was a masterful politician. A great book to learn more about Lincoln and his political genius can be found in a #1 New York Times bestseller, "Team Of Rivals" by Pulitzer prize writer, Doris Kearns Goodwin. I picked up my copy at Costco for only \$11.99.

The Whistle Stop Tour

Following the same route that Abraham Lincoln rode 150 years ago, President Barack Obama, First Lady Michelle Obama, Vice President Joe Biden, and Dr. Jill Biden made their way to the inauguration on a whistle stop train tour that wove its way from Philadelphia through Delaware and Maryland on its way to Washington.

A little about Lincoln . . .

Lincoln warned the South in his Inaugural Address: "In your hands, my dissatisfied fellow countrymen, and not in mine, is the momentous issue of civil war.

Senior's Right to Know Network

The government will not assail you.... You have no oath registered in Heaven to destroy the government, while I shall have the most solemn one to preserve, protect and defend it."

Lincoln thought secession illegal, and was willing to use force to defend Federal law and the Union. When Confederate batteries fired on Fort Sumter and forced its surrender, he called on the states for 75,000 volunteers. Four more slave states joined the Confederacy but four remained within the Union. The Civil War had begun.

As President, he built the Republican Party into a strong national organization. Further, he rallied most of the northern Democrats to the Union cause. On January 1, 1863, he issued the Emancipation Proclamation that declared forever free those slaves within the Confederacy.

Lincoln never let the world forget that the Civil War involved an even larger issue. This he stated most movingly in dedicating the military cemetery at Gettysburg: "that we here highly resolve that these dead shall not have died in vain--that this nation, under God, shall have a new birth of freedom--and that government of the people, by the people, for the people, shall not perish from the earth."

Lincoln won re-election in 1864, as Union military triumphs heralded an end to the war. In his planning for peace, the President was flexible and generous, encouraging Southerners to lay down their arms and join speedily in reunion.

The spirit that guided him was clearly that of his Second Inaugural Address, now inscribed on one wall of the Lincoln Memorial in Washington, D. C.: "With malice toward none; with charity for all; with firmness in the right, as God gives us to see the right, let us strive on to finish the work we are in; to bind up the nation's wounds.... "

On Good Friday, April 14, 1865, Lincoln was assassinated at Ford's Theatre in Washington by John Wilkes Booth, an actor, who somehow thought he was helping the South. The opposite was the result, for with Lincoln's death, the possibility of peace with magnanimity died.



800-242-5085



Another Left Handed President

You can't help but notice President Obama is a lefty. I remembered President Clinton was also, so I couldn't help myself, I went into research mode.

Other than the first Mr. Bush and Mr. Clinton, the left-handed presidents everyone seems to agree on were James Garfield, Harry Truman and Gerald Ford. Some lists include Herbert Hoover, but he's omitted from others created by left-handed advocates, perhaps because they want no part of someone on whose watch the Great Depression began.

And then there's the case of Ronald Reagan. He wrote with his right hand, but discussion has abounded that he was switched from his natural tendencies when he was young by strict schoolteachers. It has been pointed out that he slapped Angie Dickinson with his left hand in the film "The Killers," which is what a lefty would do.

Please be kind to your local left-hander.

A Left-Handers Club exists at www.lefthandersday.com to promote the status of this minority group and sell products (scissors, writing utensils, can openers) especially needed by its members. The England-based club also promotes International Left-Handers Day each Aug. 13.

Lefties seem to be a creative bunch

As to whether the country is better with a lefty or a righty, you can look at the list above of left-handed presidents and decide. The last time America had a right versus left choice, it voted in 2000 for President Bush over southpaw Al Gore.

If Mr. Gore's tendencies had been publicized then (it was before TMF existed to "out" the lefties), it's possible he would have picked up a few more left-handed votes. The world might be quite different today. (source, SCM research)



February 14th is Valentine's Day!

Senior's Right to Know Network

February is President's Month...

In case you forgot, here's a little history lesson. Circle which ones you remember.

- | | |
|-------------------------|-------------------------|
| 1. George Washington | 23. Benjamin Harrison |
| 2. John Adams | 24. Grover Cleveland |
| 3. Thomas Jefferson | 25. William McKinley |
| 4. James Madison | 26. Theodore Roosevelt |
| 5. James Monroe | 27. William Howard Taft |
| 6. John Quincy Adams | 28. Woodrow Wilson |
| 7. Andrew Jackson | 29. Warren G. Harding |
| 8. Martin Van Buren | 30. Calvin Coolidge |
| 9. William H. Harrison | 31. Herbert Hoover |
| 10. John Tyler | 32. Franklin Roosevelt |
| 11. James K. Polk | 33. Harry S. Truman |
| 12. Zachary Taylor | 34. Dwight Eisenhower |
| 13. Millard Fillmore | 35. John F. Kennedy |
| 14. Franklin Pierce | 36. Lyndon B. Johnson |
| 15. James Buchanan | 37. Richard M. Nixon |
| 16. Abraham Lincoln | 38. Gerald R. Ford |
| 17. Andrew Johnson | 39. James Carter |
| 18. Ulysses S. Grant | 40. Ronald Reagan |
| 19. Rutherford B. Hayes | 41. George H. W. Bush |
| 20. James Garfield | 42. William J. Clinton |
| 21. Chester A. Arthur | 43. George W. Bush |
| 22. Grover Cleveland | 44. Barack Obama |



Valentine's Day Quotes

"Being deeply loved by someone gives you strength, while loving someone else gives you courage"
Lao Tzu

"Age does not protect you from love. But love, to some extent, protects you from age."
Anias Nin

"How do I love thee? Let me count the ways."
Elizabeth Barrett Browning

"Love does not dominate; it cultivates."
Johann Wolfgang von Goethe

www.seniorsrighttoknow.org

800-242-5085