



**UPCOMING SPEAKERS SCHEDULE**

*March 28 – Rich Sirna of Sirna Brothers Hauling will tell us all about their business and the newest things they are trying to generate more business at The Double Tree Hotel.*  
*April 4th – Lear How To Update Your Prospector Biographies this week at the Double Tree Hotel.*  
*April 11th – To Be Announced – at the Double Tree Hotel*



*During this Special Holy time of the year, we wish everyone a Happy and joyous Easter, and a Happy Passover holiday.*



**UPCOMING DATES TO REMEMBER**

**June 8th – Progressive Dinner – (NOTE DATE CHANGE) details to follow – save the date.**  
**Other events to be listed soon.....**

**QUOTE OF THE WEEK:-**

**Easter tells us that life is to be interpreted not simply in terms of things but in terms of ideals.**  
**-Charles M. Crowe**

**IMPORTANT WINTER REMINDER !!**  
**CHECK THE NEWS AND WEATHER ON THURSDAY MORNINGS!**

**Prospector’s Club meeting policy is that if the SHAWNEE MISSION Schools cancel classes, then we will have NO meeting that day. Be sure to listen to the latest news Thursday mornings to see if classes are cancelled.**

**Answer to Last Week’s Trivia Question:**

The phrase “rule of thumb“ comes from its use as a rather imprecise yet accurate rule of measure that was readily available in the building and woodworking trades.

***Healthy, Wealthy, and Wise....***  
***How To Survive The Future Changes***  
***Coming to Healthcare***

They say if you have your health, you are one of the wealthiest people on the planet. And that point was reiterated by our very own **Cliff O’Byran of Benefit Brokers** last week. Cliff hails from the Kansas Midwest, and has worked and owned businesses here in the Midwest before being introduced into the insurance business by a friend.

The main discussion centered around the upcoming health care changes and the Affordable Care Act of President Obama’s. If you have 50 or more full time employees (15+ hrs/week), you ARE required to provide insurance. If less than 50, you ARE NOT required. Many will be dripping their insurance and will be sent to the exchange (not going to work very well.)

Cliff told us how these changes will be bringing rates for individuals up dramatically. Underwriting will basically be done away with.

Those insureds that will be hit hardest will be the young

healthy males. They might see up to a 200% rate increase. If younger people drop / opt out, they will end up with older, sicker people, and rates will go up. Cliff stated that older adults with health issues may end up getting a decrease (met with some trepidation).

As an employer,, if a group is sicker, you may want to renew before 12/1/13, and grandfather in to see what will happen. Cliff said to be sure to discuss all this with agent. Be sure to renew either before or after 1/1/14.

One thing that was not announced too clearly was having to alert your employees 60 days out for any changes that can be filed and there will be nothing that they can do to avoid them. With this plan, a lot of people may get hurt.

It is so great to have Cliff a part of Prospectors, ready to answer all your questions that you may have about the upcoming changes in the nation’s healthcare.

**Be sure to “LIKE” our Facebook page online.**

<http://www.facebook.com/ProspectorsClub>  
 You can paste this in your URL line if it does not list as a link to the Facebook page.

**WE ARE AT DOUBLE TREE HOTEL THIS WEEK !!**

## ATTENDANCE & THANK YOU'S

✓ Airey, Doug	Bell, Beckner, Goodheart, York, Giordano
✓ Allen, Dick	Phar
✓ Ashurst, Amy & Chase	Pickering, Wolverton, Rapp, Morgan, York, Heriford
✓ Beckner, Pat	Pickering, Bell, Airey, Wilkinson, Dayal
✓ Bell, Jim	Pickering, Airey, Steiniger, Phar, Wolverton, Beckner
✓ Bovard, Zach	
✓ Cunningham, Rick	Heriford, Rapp
✓ Darby, Mike	
✓ Dayal, Vivek	Hardin (& Cindy), Sirna, O'Bryan, Beckner, Douglas
✓ Douglas, Kyle	
✓ Eidson, Ken	
✓ Emerson, Bill	
✓ Felton, Sean	
✓ Foster, Rod	Spencer, Steiniger, Williamson
✓ Giordano, Phil	Morgan, O'Bryan, Douglas, Steiniger
✓ Goodheart, Alan	
✓ Hardin, Das	
✓ Hawkins, Darryl	York, Wolverton, O'Bryan, Airey
✓ Heriford, Alan	
✓ Holk, Dan	Darby, Rapp
✓ Hutchison, Ed	Wolverton, Darby, Morgan
✓ Kessinger, Sandy	Darby, Morgan, Pickering, Goodheart, Bell
✓ Knapp, Bruce	Darby, Foster, Morgan, Pickering, Rapp, Wolverton
✓ Ladegaard, Arlene	
✓ Mellott, Mike	
✓ Morgan, Jeff	Ed "Bug Dude", Pickering
✓ Mortko, Sheri	Wolverton, Heriford, Goodheart
✓ O'Bryan, Cliff	Dayal, Sirna
✓ Oettmeier, Bert	
✓ Page, Brad	
✓ Phar, Matt	Wolverton, Steiniger, Foster, York, Bovard, Rapp, Allen, Heriford, Bell
✓ Pickering, Chris	Beckner, Douglas, Steiniger, Bovard, Williamson, Shelton, Bell,
Ashurst, Wolverton	
✓ Rapp, Bryan	Holk, Eidson, Steiniger, Cunningham, Wilkinson, Ashurst, Knapp, Pickering
✓ Shelton, Jennifer	Wilkinson, Darby, Pickering, Sirna, Steiniger, Stone, Williamson
✓ Sirna, Rich	Williamson, Coach Jen, Steiniger, Dayal, Wilkinson, Mortko, Goodheart, Kessinger, Stone,
Spencer, O'Bryan	
✓ Spencer, Neil	Wilkinson, Foster, Sirna, Pickering, Beckner
✓ Steiniger, Keith	
✓ Stone, Janet	Sirna, Shelton
✓ Turner, Kevin	
✓ Wilkinson, Ann	Beckner, York, Williamson, Spencer, Sirna
✓ Williamson, Beverly	Knapp, Sirna, Darby, Pickering, Shelton, Wilkinson, York
✓ Wolverton, Rick	Morgan, Foster, Phar, Hutchison, Bell
✓ York, Kevin	

### Guests:

WE ARE MEETING AT THE DOUBLE TREE HOTEL LOCATED AT 69 HIGHWAY AND COLLEGE BLVD.

BREAKFAST IS AT 7 AM – 8:30 AM WITH RICHARD SIRNA SPEAKING.

SEE EVERYONE BACK AT THE DOUBLE TREE HOTEL ON THURSDAY

10100 COLLEGE BLVD, OPKS 66210

