

A CRY FOR MERCY

Dear Editor:

My parents are retired, old and sick. They live on a thinning fixed income. Three years ago they lost their home in Titusville, Florida due to outrageous medical bills caused by my father's heart attack and lack of medical insurance. Just recently, my mother underwent a hip transplant that further placed them in more debt and now hurricane Charlie has left them impoverished. I am their only child and they need my help now more than ever.

However, I presently find myself incarcerated and I have no money to hire an attorney to help me get back into the district court to reduce my draconian life sentence in accordance to the Blakely ruling by the United States Supreme Court. Please take notice that I am a first-time, nonviolent drug offender. That prior to my arrest I was a homeowner who had a family and was gainfully employed in a prestigious position as an airline pilot by Eastern Airlines. I lived well under my means in a modest home, cars were two to three years old and I have worked every day of my adult life.

However, I was indicted for a conspiracy to possess with the intent to distribute in excess of five-kilos of cocaine. I took my case to trial. The jury found me guilty of the five-kilo conspiracy and the judge, at sentencing, enhanced me to life. None of the enhancements were presented to the jury or were they charged in the indictment.

I am now in desperate need of a law professor, law student, or a law firm—some one that can provide legal assistance to get me back into the district court. The reason being that I am ignorant of the law. I just cannot see the complexity of the law to properly defend myself. I do not understand case law; it makes no logical sense to me. I cannot make motions or habeas corpus on my behalf. Further, I do not want to die in prison for a nonviolent drug offense and an offense in where the government stated that there were no "victims." I need a Good Samaritan with legal expertise to help me get home by being re-sentenced to a level 32, Category I, in accordance to my indictment, conviction and as per the United States Sentencing Guidelines. Since I have already done fifteen years of incarceration, a corrected sentence to level 32, Category I, would mean between 120 to 151 months of incarceration, which further translates into time served, if I could be properly sentenced!

If you cannot help me at this time by publishing this letter, for whatever reasons, please pass along my Name, and address to some one you know that can help me. I firmly believe that I have been over sentenced and I am desperate to get back home to my family.

If you wish to verify my story, or that of my parents, you may contact my parents in Titusville, Florida at 321-267-4647.

DAVID CORREA

Not Getting What You Pay For? Try Independent Unique Insurance Brokers

Some people think it doesn't really matter where they buy their insurance. But this misconception could be costing them money, service and protection. Buying insurance isn't like buying bread or milk. Insurance is an important safety net for a family, a car, a home, or a business. Don't treat the purchase lightly!

There is a difference in where you buy your protection. Many people don't realize there are three sources for insurance:

- Captive Agents — sell you the insurance of only one company.
- Telephone Representatives — offer you the insurance of one company, and only on the telephone.
- Independent Insurance Agents and Brokers -- represent an average of eight insurance companies and research these firms to find you the best combination of price, coverage, and service.

An independent insurance broker is an intermediary who acts as a representative of the insurance buyer rather than the insurance seller. He is independent of any insurance agency and merely acts as an intermediary. Generally an insurance broker has information about various insurance agents in a specified area, insurance quotes and can offer good insurance advice.

An independent insurance broker is licensed by the State to represent and work for the consumer in the insurance purchasing and service process. Unlike an insurance agent who represents an insurance company and that insurance company's interest, a broker is independent of the insurance company and represents the needs and interest of you, the client.

This independence allows the broker the freedom and opportunity to deal with multiple insurance companies rather than just one.

Why use an insurance broker?

An insurance broker is a professional who has in-depth knowledge about the various insurance products and services available in the market. The following are the ways in which an insurance broker can help an insurance seeker,

- An insurance broker has in-depth knowledge of the various insurance agents present in a specified area and hence can help the insurance seeker in finding a suitable agent
- A broker has information on the various types of insurance products available in the market and hence can offer valuable advice to their clients
- They can advise their clients as to what kind of policy will suite their needs perfectly well and also give advise on the price to pay
- Brokers also do the work of providing reports to insurance underwriters, undertaking surveys and discussing with underwriters for cover
- In addition some specialized brokers can also help their clients to get their claims

For the Business Owner

Using an insurance broker can help tremendously if your business lacks benefits personnel or you have limited resources for health benefits administration. A local broker knows the insurance carriers in your area and can help you find the best plan for your business.

The enticing reason for many businesses to use an insurance broker is because most brokers' services are free. Insurance carriers pay brokers for connecting them with customers, so brokers don't pass any costs along to you. A broker's services may include:

- Investigating plans and providers to offer you a wide range of insurance options.
- Helping you with the legal and compliance issues, including the Health Insurance Portability and Accountability Act (HIPAA), the Consolidated Omnibus Budget Reconciliation Act (COBRA), the Employee Retirement Income Security Act (ERISA) and other local regulations.
- Providing insurance consultations for you and your employees to educate new employees and give benefit orientations.

Remember, Your Independent Insurance Agent or Broker:

- Is a licensed professional with strong customer and community ties.
- Gives you excellent service and competitive prices because your agent can access the insurance coverage from more than one company.
- Unlike other agents, is not beholden to any one company; thus, you don't need to change agencies as your insurance and service needs change.
- Assists you when you have a claim.
- Is your consultant, working with you as you determine your needs.
- Offers you a choice of insurance plans and programs.
- Is a value hunter who looks after your pocketbook in finding the best combination of price, coverage and service.
- Offers one-stop shopping for a full range of products-home, renters, auto, business, life and health.
- Can periodically review your coverage to keep up with your changing insurance needs.
- Treats you like a person, not just another number.
- Customer satisfaction is the key to an independent agent's livelihood. So, serving you is your independent agent's most important concern.

Visit Bertha Truesdale at Unique Insurance Agency for her expertise as an insurance broker for homes, car, motorcycles, and other insurance products.

AUTO · MOTORCYCLE · HOME

UNIQUE
INSURANCE AGENCY
"Our Profession is Your Protection"



Bertha Truesdale

742 WAUGHTOWN STREET
WINSTON-SALEM, NC 27107

336-785-3882
FAX 785-3884