



First Arkansas Bank & Trust

TRUST DEPARTMENT



"Protecting Your Most Valuable Assets"

3d Quarter 2005

TOTAL HEALTH

In the Trust business we normally speak of "financial health" and the importance of investing and managing money matters wisely.

There is more to life than just managing money. Total Health includes physical and mental well being.

Strategically, maintaining a decent level of good health is good money management. This comes from lower expenses for doctors' appointments and filled prescriptions.

A proactive approach to diet and exercise will pay real money dividends in the long run.

It is easier said than done, but by eating fruits, vegetables,

fish, poultry and lean meat and drinking fat-free skim milk, diet sodas, and/or water, this first step is a good one. This means avoiding donuts, bagels, jellies, candies, and other really tasty treats!

Getting in the habit of eating the right foods, and only enough to satisfy hunger, is a good first step.

In addition to eating healthy foods, exercise is important. This doesn't mean developing world class abs and muscles. It goes like this: walk a mile or two about three or four times a week. You can ride a bicycle or a stationery bicycle or go to an aerobics class.

These needs as pointed out in the U.S. Government's new food and exercise pyramid. www.foodpyramid.gov is where you can get current information.

BRIDGING THE GAP

If you are in that stage of life, consider taking your grandchild somewhere for a long weekend. From Little Rock a great destination is St. Louis. Dallas or Memphis might be a good bet.

Flying to either St. Louis or

Dallas from Little Rock might be a real treat for the young (not too young!) one.

Try to select a hotel easily accessible by public transportation. That experience alone will be a treat. It could be a great experience.

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Special points of interest:

- Which hospital does the best job in the event of a heart attack?
- Now you can check your credit score once annually for FREE!
- What is Medigap Insurance?
- What about base closures?
- Save for your children's education.

# COMPARE HOSPITALS & THEIR SERVICES

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There is a new website that allows the consumer to compare historical levels of service performed by hospitals. This might be a very useful tool for the consumer who is doing some advance planning for elective medical care. It might also be useful information to have and use in the event of emergency!

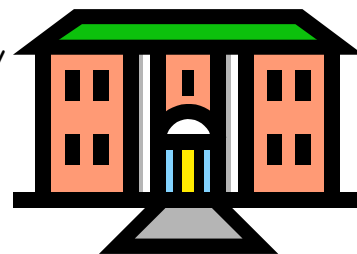
The website is [www.hospitalcompare.hhs.gov](http://www.hospitalcompare.hhs.gov). A limited number of procedures is covered at this time: Heart Attack—Heart Failure—Pneumonia. We searched all three conditions for: Arkansas/Pulaski/UAMS, Baptist (LR), Baptist (NLR), St. Vincent (LR), St. Vincent (NLR) and Rebsamen (Jacksonville).

Each facility has been ranked on a scale of 1 to 100 (Best) for each condition treated. It was

very interesting to see the differences between the facilities. As might be expected, none was the best in every situation.

As this data base is expanded, it will become more meaningful. There is finally some tool for the consumer to use in making an informed decision pertaining to his medical treatment.

It is important to remember that these rankings are somewhat subjective. One patient may have a good experience while another has a bad experience. At least it is a tool to use.



# CHECK YOUR CREDIT SCORE—FREE!

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You are now entitled to a free copy of your credit report once every 12 months, starting June 1, 2005. Check it carefully to be sure everything is correct. If you find errors, report them and provide written proof in the form of copies of checks, statements, etc. If you spot a weakness work to correct it. Close all your credit cards except the one with the best rate, even if you have outstanding balances, and continue making payments on those until they are paid off. If

you must keep a card with a high rate of interest, call and ask for a lower rate. You might get it. The worst you will get is "No".



Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to request your free report.

In our area it became available June 1.

# AVOID IDENTITY THEFT!

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NEVER provide your personal information (Social Security Number, Bank Account Number, or any other data) in reply to a stranger on the telephone who calls you or to an unsolicited e-mail sent to you. No matter how genuine or authentic it looks, do not answer. This is called "phishing" and many people have been duped by con artists.

If you receive an e-mail or telephone call

from someone stating they represent your financial institution, do not reply. Initiate the same communication on your own and ask if there is some information they need.

It's your identity. Protect it.



# MEDIGAP INSURANCE

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If you are preparing to draw your full (now age 65 and rising, depending on your year of birth) Social Security monthly annuity and participate in Medicare, then you will need to be aware that you will still need supplemental insurance coverage, called "Medigap" insurance.

Some future retirees are under the impression that Medicare covers all medial expenses. That is not the case. Many companies provide this coverage, all within government prescribed tier levels. Cost of premiums will vary. Go to: <http://www.findinsurance.us/>



[health/.medigap\\_insurance.html](http://health/.medigap_insurance.html)

At this web site you will be given information about the program and the ability to access quotes from different providers.

If you are a military retiree from the active or reserve components, or a combination of both and you are eligible for full Social Security benefits, you must be sure to sign up for Medicare (Part B). Then you will be eligible for Tricare-for-Life. To see the benefits of this program visit: [https://](https://www.tricare.osd.mil/tfl/default.cfm)

[www.tricare.osd.mil/tfl/default.cfm](https://www.tricare.osd.mil/tfl/default.cfm)

# BASE CLOSURES AFFECT VETERANS

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Since as many as 100 military bases across the country may be closed during the coming years, veterans and their dependents will be significantly affected.

The Base Realignment and Closure Commission (BRACC) has selected bases for closing or realignment. Final changes will be made and a list approved by November 2005. Little Rock Air Force

Base is gaining personnel, so those facilities appear to be secure for local veterans. This affects medical care and prescription drugs as well a BX and Commissary privileges.

It will be important to watch the final list of closures and the date it is scheduled at each installation. This makes the veteran's use of Tricare-for-Life even more important.

# SAVING FOR EDUCATION

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If you want to save money for your children's or your grandchildren's college education, you may want to contribute to a Section 529 Plan.

This is a state-sponsored plan which is set up to invest money for a young child in a somewhat aggressive instrument, becoming more and more conservative as the child reaches college age. For state-specific plan information there is a web site

that is useful: <http://529solutions.com/home/>

Money invested can be used for tuition, fees, books, room and board, transportation or any other expense incidental to education. It can also be used for a sibling. It is very flexible.





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## **YOUR TRUST DEPARTMENT**

**FIRST ARKANSAS BANK & TRUST** has a long and proud history of service in central Arkansas. We are a state-chartered bank, chartered by the State of Arkansas, and regulated by the State Bank Department and the Federal Deposit Insurance Corporation (FDIC). We have a full-service Trust Department, a brokerage office, and a mortgage company, First Arkansas Mortgage Company, which is a wholly owned subsidiary of the bank.

The **Trust Department** was granted trust powers in 1972, and provides investment and trust services to individuals (Personal Trust), businesses (Employee Benefit Plans), and Corporate Trust in the form of servicing bond issues. The **Trust Department** manages approximately \$100 million in assets for its clients. The service provided is professional, confidential, personal, and utilizes the finest resources available in market research, investment information, and administrative systems.

The **Trust Department** of **First Arkansas Bank & Trust** is large enough to provide the quality of service its clients deserve, and small enough to provide a level of **personal** service appreciated by people who have accumulated some wealth.

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