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“Investors Frustrated And Disgusted With 2% CD’s. Say They Are Victims Of Bank’s Greed...Free Report Reveals What To Do!”

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• There Is Nothing The Bank Can Do.

“I asked him why I was still paying 15.5% on my credit card balances, when he was only willing to pay me a little better than 2% on my savings.”

She was simply stunned to hear what her banker told her. “I’m really sorry Elizabeth, but I can’t do any better than 2.23% on that CD. If you want to tie your money up for 5 years, I can get you 2.66% but that’s it.”

• A Lousy 2% On CD’s! What’s She Going To Do?

Elizabeth felt betrayed. After all, she had been putting her savings in this bank for 17 years. Now that Frank was no longer here, she had to take care of everything herself.

It frightened her to have to deal with taxes, paying bills, and trying to figure out things like refinancing her house. All that was tough enough, but then watching her monthly income sink like a brick in the water was the last straw.

Elizabeth then opened the mail and saw the statement from her stock brokerage house. She was afraid to open it because the market had been on such a roller coaster ride. She knew her accounts were likely to be down again.

• Her Biggest Fear Had Come True!

Sure enough, when she saw the balance of her IRA and mutual fund accounts, she felt sick in the

pit of her stomach. Elizabeth had to sit down and gather herself. She stared at the unbelievable amount of money her accounts had lost, which happened to be worse than before!

She started to cry. She shouted, “I’ve lost over 30% of my retirement money and I’m too old to make it up. Why did I put money in this ridiculously risky market? I should have known better.”

It wasn’t until later that she noticed an article in the newspaper claiming there are alternatives to CD’s and mutual funds that most people didn’t know about--alternatives that were no risk and carried tax benefits to boot!

• A Sigh of Relief!

When she finished reading the information, she felt comfortable for the first time since Frank passed away. She had finally learned the little known alternative to CD’s her banker and broker never told her about.

A copy of this same FREE REPORT is available by calling 859-264-7381, 24 hours a day, for a FREE recorded message. Call now and get your own copy of this shocking and eye-opening report.

If you are sick and tired of your 2% CD’s earning such pitiful interest and are rightfully scared of the crazy and risky stock market, then the answer to your frustration is contained in this information.

So call for a copy before things get worse and while this is fresh on your mind! After all, most of us have lost at least some of our retirement money over the last few years. Now, it’s time to look for answers on how to get it back.

Gary Shear

Heritage Financial Inc., Ohio Regional Office

Specializing in helping individuals cut costs and increase savings

Call today at: **937.718.3119** 1717 Big Hill Rd.
 gary.advantagegroup@gmail.com Kettering, Ohio 45439

Oakwood women to hold holiday Open House

Oakwood residents Debbie Basnett, Dana Hookassian, Robin McMacken and Jean Winham will host a holiday Open House at their business, Vintage Scout Interiors, Dec. 10-12. The interior-design studio and retail boutique is located at 60 N. Main Street (48) in Centerville.

The women will serve refreshments each day from 10 to 6 p.m.

In addition, they will share decorating ideas for the holiday season. Everything in the store also will be 20-percent off for the three days.

“We want to give our customers a relaxed and enjoyable atmosphere in which to do their holiday shopping,” said McMacken. “They can enjoy a glass of spiced cider, some holiday treats and stroll through the studio, which

is full of fabulous ways to make a home simply smashing for the holidays and all the parties. We have some great hostess gifts as well.”

For more information, contact Vintage Scout Interiors at (937) 312-9461. Regular store hours are Monday through Saturday from 10 a.m. to 6 p.m. The website is www.vintagescout.com.

Personal trainer celebrating 12 years in business

David Bond, CPFT, has two things to celebrate. One, he just enrolled his 300th Oakwood client and two – is celebrating his twelfth year in business in the Kettering-Oakwood area. The fitness trainer has been a regular fixture at 1032 Shroyer Road across from Carmel’s Restaurant for a number of years.

Earning an associate’s degree in exercise science and a minor in psychology, Bond enlisted in the U.S. Marine Corps and served as a minefield engineer clearing mines going into Kuwait during Operation Desert Storm. Bond was also a strength conditioning coach for the U.S. Marines for eight years.

When he mustered out of the service, he began civilian life as a trainer with Just Results, a fitness center that used to be located at Fountain Square in Kettering. He then decided to go into business for himself, providing personal-

ized training for a small coterie of clients. The business has grown substantially over the past decade.

Bond provides a number of fitness regimens to his customers – free weights, exercise bikes, cardio exercises, elliptical trainers, plus diet and nutrition counseling.

His nutrition program includes a personal visit to a client’s own kitchen where he will open up the cupboards, pantry and refrigerator and give advice on which foods are good and which should be pitched for health’s sake.

For diabetics he has a program of diet and exercise that he has had much success with, combining low carbohydrate/high protein nutrition with a thorough exercise regimen three times a week. He claims he has been able to take some clients off of insulin after a month or so of exercise and proper diet.

Another strong point of Bond’s conditioning program is privacy. Bond has had a number of clients who are very self-conscious for various reasons and find going to health clubs a bit intimidating. David conducts his exercise sessions one-on-one and gives each client his undivided attention during each half-hour session.

Assisting him with clients is Gary Rogers, CPFT, who has over 30 years of exercise training under his belt. The two have been kept fairly busy these past few months and a move to larger facilities at Town & Country Shopping Center is in the works by next summer.

“One client at a time” is Bond’s motto with regard to his business. If a reader feels it is time to get serious about getting more fit, give him a call at 290-0300 or online at www.DavidBondPT.com.

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