YADA LIFE INSURANCE

 YADA 4.0

 LIFE INSURANCE NEEDED

 DO YOU HAVE ENOUGH INSURANCE?

NAME\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ LAST\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ADDRESS\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CITY\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ZIP\_\_\_\_\_\_\_\_\_\_\_\_\_\_

PHONE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ FAX\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CELL\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

YOUR AGE\_\_\_\_\_\_\_\_\_\_\_\_18-130

Spouse’s Age \_\_\_\_\_\_\_\_\_\_\_\_\_\_ 18-130

Children Names\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_

2.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_ before 18 each listing

3.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

4.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

5.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

6.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

7.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

8.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

9.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

10.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

11.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_\_

 12.)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age\_\_\_\_\_\_\_\_\_\_ Years Left To Support\_\_\_\_\_\_\_

Personal Family Development

Asset…………………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Auto’s………………………………………………………………………………………………………………………….$\_\_\_\_\_\_\_\_\_\_\_

Cash…………………………………………………………………………………………………………………………….$\_\_\_\_\_\_\_\_\_\_\_\_

Checking………………………………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_

Business Checking………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Saving…………………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Diamonds and Jewelry………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_\_

Inheritance and Trust Account……………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_\_

Bond……………………………………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_\_

Investment…………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Home Equity…………………………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_

Retirement, 401 K, SEP, IRAs…………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_

Stock……………………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Mutual Funds………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Other…………………………………………………………………………………………………………………………….$\_\_\_\_\_\_\_\_\_\_\_\_

Expenses and Death Cost

Mgt Loans 1st, 2nd, and 3rd…………………………………………………………………………………………….$\_\_\_\_\_\_\_\_\_\_\_\_

Car Loan…………………………………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_

Personal Loan…………………………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_

Credit Card……………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Boat Loan………………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_\_

Business Debt………………………………………………………………………………………………………………….$\_\_\_\_\_\_\_\_\_\_\_\_

Uninsured medical cost……………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_\_

Funeral Cost……………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_\_

Inheritance or Estate Taxes………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_

Federal or State, Local Texas Due………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_

Probate Cost………………………………………………………………………………………………………………………$\_\_\_\_\_\_\_\_\_\_\_

TOTAL DEBT………………………………………………………………………………………………………………………..$\_\_\_\_\_\_\_\_\_\_

Coverages

Income Losses

Loss of income (YOURSELF)\_\_\_\_\_\_\_[PULL DOWN] 20-300k loss of income spouse \_\_\_\_\_\_\_\_\_\_[PULL DIOWN] 20-300k

If I die this year, How many years \_\_\_\_\_\_\_\_\_\_\_ [ Pull Down ] 1-20 and how much money would my family need for coverage expenses $\_\_\_\_\_\_\_[PULL DOWN] 10K-1million

If my spouse should die this year, How many years would my family have loss of income\_\_\_\_\_\_\_[PULL DOWN] 1-70

Would either one goes back to college if Death? YES/NO if yes you need how much money $\_\_\_\_\_\_\_\_\_\_

Do you own a business YES/NO if so, how much would the business needs $\_\_\_\_\_\_\_\_\_\_\_\_?

Do you have [KEY MAN INSURANCE] YES/NO If needed how much $\_\_\_\_\_\_\_\_\_\_\_\_

Do you have health insurance YES/NO If needed would you like a quote YES/NO \_\_\_\_\_\_\_\_\_\_E-Mail us? YADASFTWARE@OUTLOOK.COM

If I lose a child how much do I need to pay for their burial$\_\_\_\_\_\_\_\_\_\_\_\_

Are you planning to have more children? YES/NO If so, how many$\_\_\_\_\_\_\_\_\_\_\_\_

How many children you want to have an {EDUCATIONAL FUND} \_\_\_\_\_\_\_\_\_\_\_[PULL DOWN} 1-12

How many for Jr. College \_\_\_\_\_\_\_[ PULL DOWN ]

How many for State College \_\_\_\_\_\_\_[ PULL DOWN ]

How many for Universities \_\_\_\_\_\_\_[ PULL DOWN ]

How many for Private College \_\_\_\_\_\_\_[PULL DOWN]

Current Life Insurance Amount $\_\_\_\_\_\_\_\_\_\_\_\_ WHOLE LIFE INSURANCE YES/NO, TERM LIFE INSURANCE YES/NO, or UNVERSIAL LIFE INSURANCE YES/NO Who? Is it with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Where is located to find in your Home, Lock Box, or Attorney\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other Life Insurance Policy$\_\_\_\_\_\_\_\_\_\_\_ WHOLE LIFE INSURANCE YES/NO TERM LIFE INSURANCE YES/NO or UNVERSIAL LIFE INSURANCE YES/NO Who? Is it with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Where is located to find in your Home, Lock Box or Attorney\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Current Life Insurance on Your Spouse $\_\_\_\_\_\_\_\_\_\_\_\_ WHOLE LIFE INSURANCE YES/NO TERM LIFE INSURANCE YES/NO or UNIVERSIAL LIFE INSURANCE YES/NO Who? Is it with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Where is it located to find in your home, lock box, or attorney\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How much will you get for Social Security if a spouse passes away$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How much for Social Security Benefits for the Children at home or in college $\_\_\_\_\_\_\_\_\_\_\_\_

Are you a smoker YES/NO Are You A Drinker of Alcohol YES/NO?

Do you have aging parents that you need to prove for medical help YES/NO?

If so what your wish\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

And what is the amount you want to put away per month for assist $\_\_\_\_\_\_\_

DO YOU HAVE MEDICAL PROBLEMS?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_[SUBMIT]

AMOUNT OF INSURANCE NEEDED [\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_].

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IS WEALTH IN YOUR FUTURE?

 **ANSWER THESE QUESTION TO FIND OUT**

**Enter Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ENTER CITY\_\_\_\_\_\_\_ STATE\_\_\_\_\_\_E-MAIL\_\_\_\_\_\_\_\_\_\_\_ HIGH SCHOOL\_\_\_\_\_\_\_\_\_\_\_\_COLORS\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_COLLEGE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_COLORS\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_PHONE NUMBER\_\_\_\_\_\_\_\_\_\_BUSINESS NAME\_\_\_\_\_\_\_\_\_\_\_\_\_\_BUSINESS PHONE NUMBER\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_BUSINESS E-MAIL\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**LIC AGREEMENT, Free Site, have the right to charge later, I Agree click here\_\_\_\_\_\_\_.**

**Welcome to: WWW.YADACORP.TV**

**Please answer the 15 questions then you may be on track to your way to (A GOLD MINE). BAG OF MONEY with money sign in middle. OTHER SOCIAL MEDIA COMPANIES\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

1. **How optimistic are you**
2. **The glass is half full**
3. **The glass is half empty**
4. **The glass is overflowing**
5. **The glass is nothing but brokenness**
6. **When you grew up, your parents were:**
7. **Strapped for Cash**
8. **Middle Class and didn’t own a home**
9. **Middle Class and own a home**
10. **Upper Middle Class**
11. **Loaded**
12. **How healthy are You?**
13. **I can’t complain**
14. **I have Chronic Health Problems**
15. **How smart are you?**
16. **Very Smart**
17. **Smarter than most people**
18. **Smarter than a first grader**
19. **Smarter than a Box of Rocks, but just barely.**
20. **What level of Education did you complete?**
21. **High School**
22. **College**
23. **I have a MBA or other advance degrees**
24. **Physically, YOU ARE**
25. **TALL**
26. **HEAVY**
27. **Mighty Fine-Looking Good If I have to say so myself**
28. **How many Siblings do you have?**
29. **I’M the only child**
30. **I Have one other Brother or Sister**
31. **I Have two**
32. **I Have Three others**
33. **I Have 4 or more**
34. **I’M the oldest of my Sibling**
35. **Are You Married?**
36. **YES, to Spouse No 1**
37. **YES, Spouse No 2, or 3 or 4**
38. **I’M Divorced**
39. **I’M Widowed**
40. **I Never been marred**
41. **How many Kids do you have?**
42. **NONE**
43. **ONE**
44. **TWO**
45. **THREE**
46. **4 or MORE**
47. **Do you Exercise**
48. **I hit the Gym Regularly**
49. **Habits is Smoking**
50. **Light up and drink often**
51. **I don’t exercise or smoke**
52. **How do people describe you as?**
53. **Nice**
54. **Persistent**
55. **Materialistic**
56. **Do you believe that a Woman Place is in the Home?**
57. **Backward Thinking (I’ M A MAN)**
58. **Backward Thinking (I’M A WOMAN)**
59. **YES, (I’M A MAN)**
60. **YES, (I’M A WOMAN)**
61. **YOUR LIFESTYLE NOW**
62. **I Toil for the Man**
63. **I Recently started my own business**
64. **I Have run my own business for more than 5 years**
65. **I’M out of work or Retired**
66. **If you jumped out of a plan, what would you say!**
67. **YAHOO**
68. **Strip on the SAFETY EQUIPMENT**
69. **O NO, The Sofa is So Much Better**
70. **WO WOULD YOU BEST BE?**
71. **A Person Known for Having A Big Party**
72. **A Person who brough their Home in the 50’s and A Big BASH is Playing Online Games for Fun and money**

**HIT [SUBMIT] FOR YOU SCORE**

**{SCORE}**

**COMPUTE YOUR SCORE**

**Q1.) A3 B1 C1 D0**

**Q2.) A0 B3 C4 D6 E8**

**Q3.) A2 B -2**

**Q4.) A3 B4 C2 D0**

**Q5.) A0 B5 C6**

**Q6.) A3 B -1 C3**

**Q7.) A5 B2 C1 D0 E -1 F2**

**Q8.) A4 B1 C -1 D1 E0**

**Q9.) If you answer A or B for Question 8 Score the following. A5 B3 C2 D1 E0**

**If you answer C, D, or E score the following. A5 B0 C -1 D -2 E -3**

**Q10.) A2 B0 C -2 D0**

**Q11.) A1 B2 C7 D0**

**Q12.) A6 B1 C7 D0**

**Q13.) A0 B2 C4 D -3**

**Q14.) A -1 B5 C0**

**Q15.) A -3 B3**

**NOTE: HAVE THE PEOPLE THAT HIT 42 WINS!!!**

**WOULD YOU LIKE TO SEE WHAT DETERMAN WEALTH (YES) or (NO)**

1. **A 2007 study by economist Manju Puri and David Robinson found that optimists do better financially than pessimist-but extreme optimists don’t save much as moderate ones after all, why pinch pennies today if tomorrow will be fabulous chance.**
2. **Rich parents’ tents to have rich kids. A child born into the wealthiest 20% of families has a 55% chance of staying in that quintile has research by Duke Sociology Professor Lisa A. keister. A child born into poorest by contrast has a 9% of reaching the top. One born into middle class has a 13% chance. Being raised in a home your parents owned help: You’re more likely to stay in school and go on to buy your own place.**

1. **Chronic health problems hurts. Diabetes, Arthritis, Crohn’s Disease-this kinds of disorders are associated with less wealth.**
2. **Intelligence helps to a point.**
3. **A study by Ohio state researcher Jay Zagorsky found that people with IQs of 130 or higher (the top 2%) earn $6,000.00 to $18,000.00 more a year than people of average intelligence.**

**But those smarties can have trouble hanging on to their dough, Zagorsky says: “Their intelligence doesn’t seem to help them delay gratification when it comes to spending. “**

1. **Education pays. Over a lifetime the average college grad will earn about $450,000.00 than a peer with only a high school education, according to a 2007 college Board Study. Getting a grad degree adds another $120,000.00**
2. **Look affect your wallet. A 6-foot man earns on average, $5,525 more a year than one who’s 5 foot 5, according to a 2003 study. Hotties are twice as likely to make an above-average income as their home liver peers. And slim people have a higher net worth than heavy ones. Life is unfair.**
3. **Sibling. Parental attention and resources are finite, the effects last through adulthood. The more brothers and sisters, the more power you tend to be. Singletons have the best shot at affluence: they wind up with double the net worth of people with three siblings. Firstborns also have an advantage, in part because parents are likelier to pay for their college education.**
4. **Married people are richer. Ohio State Zagorsky found that boomers who got and stayed married accumulated 93% more wealth per person that their unhitched counterparts, partly owing to economies of scale. Divorce reduces wealth by 77%**
5. **Kids are Costly**

**More than you might expect married couple’s children have a median net worth of nearly $200,000.00 those with just one child $134,000.00 solo parents have it rough. The net worth of a typical divorced dad, for example, is no more than a third that of a married Dad.**

1. **Personality Counts. Persistence pays off, literally in higher pay. Niceness, not so much; being too agreeable leads to lower earnings people who aren’t very materialistic tend to be better savers according to a study in the Journal of Economic Psychology.**
2. **Good habit’s pays off. One survey shows that 50% of affluent people exercise two to three times a week. U.S. 26% of poorer folks and smoking hurts. The lifetime cost for 24-year-old man is $183,000.00 calculate Frank Sloan and colleagues at Duke University and the University of South Florida.**
3. **Sexist men are wealthier Gloria Steinem may gash her teeth but a study by University of Florida researcher found that men with “traditional“ views on gender earns about $8,500.00 more a year than those with a more egalitarian outlook. Egalitarian women earn about $1,500.00 per year than their traditionalist sister. Women in general are at a disadvantage: the typical woman makes 80cent to a man’s dollar and must stretch her nest egg over a longer life.**
4. **Entrepreneurialism is associated with wealth. Families that own businesses are more affluent than others, according to research by University of Southern California economics professor Vindenzo Quadrini. The more established the business the bigger the boost.**
5. **Though one study found that adrenaline junkies earn more than their cautions counterpart there is a strong link between thrill-seeking behavior and poor invest decisions such as frequent trading and risky stock picking. Conversely playing it too safe hurt.**
6. **Rich people tend to cling to their money. According to a 2009 study by American Express and Harrison-Group, 84% of millionaires hunt for bargain. Answer a describes Nicolas Cage, who make millions per movie Yet has lost several homes to foreclosure. Answer B. Describer-You guessed it, Warren Buffett.**

**NOTE: FOR PROGRAMMING 1.) HAVE THE PROGRAMER TO COMPUTE (Would you like to get a Free evaluation on what could help you become wealthy)!**

**2.) Help link the research information to give more added value!**

 **QUESTION’S**

**(1, 2, 4, 8, 10, 11, 12, 13, 15.)**

**3.) Have the program to compute the score & then the person that is [HOT] 42 get a**

 **“CELEBRATION“**

**Would you like to see how to improve your wealth opportunity? YES/NO Circle**

**Rayford**

**In order to improve your wealth, here is where you scored the lowest**

1. **Be more positive each day, optimistic see the glass as ½ full, Reality is better than over value. +3**
2. **You have a health problem, look at ways of improving your medical by losing weight, eating right foods. +2**
3. **You only have a high School Degree you must obtain a better high level of education.**
4. **You are not married, look at a spouse that can enrich your life bring more stability, most of all love, seek one that have common interest. +1**
5. **You may want to have seek a woman that want to raise children at home, and work from home. +7**

**NEW POINTS 19 make this program a square.**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Would you like to see YADA application that may help you do better? YES/NO Circle.**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Rayford**

 **Here is YADA Application that may help you.**

1. **Business on been positive words to say each day you get up! BUSINESS SECTION\_\_\_UNDER LINE**
2. **Improving your Health by Exercise, Herbs, and Medication! Health Section**
3. **Updating your Education (master’s degree). Education Section**
4. **List your interest & look at female’s that may have common interest Mr. and Mrs. Right\_\_\_ Under line**
5. **How do you fill this application can help you be more effective\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_?**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Would you like to purchase YADA YES/NO Circle**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**LOVERSREST.COM**

**E-Mails with 1.) Wink 2.) Smile 3.) You made my day 4.)You crake me up 5.)Missing You 6.) Thinking of You 7.) I LOVE YOU 8.) You’ll So Right 9.) Birds Kissing where they can pick, 10.) Got it together 11.) Love isn’t love till you give it away [John H. Macdonald 12.) Let’s 13.) Think About it 14.) You’re not right 15.) Best Wishes with someone else 16.) We are not made for each other 17.) Good by 18.) You’re not the one**

**NOTE: They can choose background high school colors, college, or favor. LOVE is loyalty, through good and bad times. It settles for less than perfection and makes allowances for human weaknesses.” Ann landers**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**