U.S. Legal Services
Tips for Success

All active CCPOA members already have U.S. Legal Services Family Defender benefits. Here are some tips for success when working with U.S. Legal Services and your Network Attorney. These tips will help you more accurately and effectively work with your attorney to reach a resolution for your legal matter.

Please be sure to contact U.S. Legal Services to receive your assignment for a Network Attorney. The network is prone to change from time to time, so even if you’ve worked with a Network Attorney in the past, it is important to be sure they’re still in network and able to assist with the new legal matter type. For example, a family law attorney may not practice real estate law. This will save time and money. We don’t want attorneys doing work on your behalf if the legal matter is not within their practice area or specifically covered under your Family Defender Plan. This may leave you with a bill you aren’t expecting.

Please be sure to contact your assigned attorney as soon as possible and respond to any request for information or supporting documents related to your legal matter. This is instrumental in achieving the most optimal results. Remember, your attorney is there to help you.

For legal matters that aren’t specifically covered or are pre-existing, you may be assigned to a Network Attorney as a “Referral”. The attorney will provide a free consultation, and if you then choose to retain that attorney, he or she will provide the required legal services and bill you directly at the discounted rate of 33.3% off their normal hourly rate. You may be asked to sign a retainer agreement for the attorney to provide the required legal services. Always be certain you fully understand the terms contained in the agreement, and don’t sign anything in haste. If you have any questions at all, please be sure to contact U.S. Legal Services for clarification.

If you are assigned to a Network Attorney for a covered legal matter, U.S. Legal will be responsible for paying the attorney for their services as provided by your policy coverage. You may be asked to sign a retainer agreement for this as well. It is very important that you read this agreement and do not sign anything you do not feel comfortable with. If an attorney is asking you to put forth any monies at the time of the retainer agreement, other than out of pocket expenses such as filing fees, process serving fees, court costs, etc., please contact U.S. Legal Services for clarification. We may need to contact the attorney to be sure they understand you are part of the U.S. Legal Services CCPOA Family Defender Plan.

COMING SOON! U.S. Legal Services will be launching version 2.0 of their app in both Google Play and the Apple AppStore. The app will be free and have a special log-in just for CCPOA members. The app will let members:

- View your account information and plan documents
- View your Member ID Card

Continued on page 6
Queen Of Soul Has No Will

The finances of an intensely private Aretha Franklin soon will become very public in Oakland County Probate Court because she left no will or trust.

Franklin’s lawyer has represented her in entertainment matters for nearly three decades and told the paper that he constantly asked her to do a trust, but she never got around to it.

“I was after her for a number of years to do a trust,” Los Angeles attorney Don Wilson told the paper. “It would have expedited things and kept them out of probate and kept things private.”

Wilson is Franklin’s attorney in copyright matters, song publishing and record deals, and will be consulted on estate planning purposes. He said while he doesn’t have a dollar figure on the value of her assets, the lack of a will means the finances will become public in Oakland County Probate Court.

Franklin maintained ownership of her original compositions, which include well-known hits such as “Think” and “Rock Steady.”

“Any time they don’t leave a trust or will, there always ends up being a fight.” says Wilson.

Franklin’s decision to not create a will before she died could prompt a court battle over her assets by creditors or extended family members seeking a portion of her estate. One case Wilson has been involved with is that of musician Ike Turner, whose estate is still being litigated 11 years after his death.

DO YOUR WILL FOR FREE

Fortunately, CCPOA members can get a will or revocable trust done for free, thanks to the U.S. Legal “Family Defender” plan. The great thing is, if you are an Active member you are already enrolled, and even the plan is no cost to you.

Retired members can take advantage of this benefit as well, but you need to enroll first. Details and application forms are available on our website: www.ccpoabtf.org.

Please make sure you utilize the plan and get your will or trust done. Its not hard to do, and well worth the effort. Besides, you can’t beat the price! firstcoastnews.com

Death is Just Weird

Seems that, while maybe not funny, there are some ways to go that just make you scratch your head...

Lee Seung Seop, a 28-year-old South Korean, collapsed of fatigue and died after playing the videogame StarCraft online for almost 50 consecutive hours in an Internet cafe.

Phillip Quinn was killed by a lava lamp. According to the medical examiner Quinn had been heating the lamp on the kitchen stove and was standing in front of it when it exploded, piercing his heart with shards of glass. The story was so odd, the MythBusters team recreated and confirmed it.

Sergey Tuganov A 28-year-old Russian, bet two women that he could continuously have sex with them both for twelve hours.

Sergey won the $4,300 bet by ingesting an entire bottle of Viagra.

Several minutes after winning the bet, he suffered a heart attack and died.

Vladimir Likhonom died after accidentally dipping a piece of homemade chewing gum into explosives he was using on another project. He mistook the jar of explosive for citric acid, which was also on his desk. The gum exploded, blowing off his jaw and most of the lower part of his face.

Home-made gum, a jar of citric acid and explosives on your desk? I don’t even want to know...

Humberto Hernandez was killed when an airborne fire hydrant struck him in the face. Seems a passing car blew a tire and swerved onto the sidewalk, striking the fire hydrant. The force of the water pressure shot the 200-pound hydrant at Hernandez with enough force to kill him.

Quite the Day

The Queen and the King have something in common.

Aretha Franklin passed away on the 41st anniversary of Elvis Presley’s death.

Franklin and Presley aren’t the only famous Americans to have died on August 16. Babe Ruth aka ‘The Sultan of Swat,’ died on August 16 in 1948.

In 1920 on this same date, Cleveland Indians shortstop Ray Chapman was the first (and only) death to occur as the result of a pitched ball in major league history.

Other notable figures who died on the same date include blues pioneer Robert Johnson, “Dracula” actor Bela Lugosi, and actor William Windom.

It’s also the day Madonna, the Queen of Pop, was born.
onthisday.com

donthisday.com
WHAT IS SHIFT WORK SLEEP DISORDER?
Shift work sleep disorder is trouble sleeping because you work nights or rotating shifts. Shift work sleep disorder involves a problem with your body’s 24-hour internal clock, or circadian rhythm.

Light and dark help your body know when to be active and when to rest. Light is a cue to be awake, while dark tells your body to sleep. When you work at night and sleep during the day, your body’s internal clock needs to reset to let you sleep during the day. Sometimes that’s hard to do.

This sleep disorder usually is a problem for people who work all night. But people who work an early morning shift—for example, starting at 4 a.m.—also may have sleep problems. Rotating shift work also can be hard. In these shifts, people work the day shift on some days and the night shift on others.

HOW IS SHIFT WORK SLEEP DISORDER DIAGNOSED?
Your doctor will use a sleep journal and possibly sleep studies to see if you have sleep problems from shift work.

With a sleep journal, you keep track of when you sleep, how much you sleep, and how you feel when you wake up. You write down this information for a week or two. Your doctor will look at it when you’re done.

If your doctor thinks that you have shift work sleep disorder, you might have a test called actigraphy. For this test, you wear a device on your wrist that looks like a watch. The device measures your movement during the day and at night. It helps your doctor learn when you are awake and when you are asleep.

HOW CAN SHIFT WORK SLEEP DISORDER AFFECT YOUR HEALTH?
Shift work can increase stress, and that may make you more likely to get sick. Experts also have found that shift workers have a higher chance of getting some health problems, such as colds and the flu, than people who work days.

Experts don’t know exactly why this sleep disorder raises the risk of health problems. But they suspect that shift work may cause problems because, if you work at night, your body makes less melatonin than it needs. Melatonin is a hormone that helps control sleeping and waking cycles. It also plays a role in keeping you healthy by making your immune system strong and preventing the growth of tumors.

Light and dark affect how the body makes melatonin. Most melatonin is made at night. During the day, light tells your body to make less melatonin. If you work at night in artificial light, your body may be making less melatonin than it needs.

WHAT CAN YOU DO TO SLEEP BETTER WHEN YOU WORK NIGHTS?
Sometimes sleep problems can be fixed only by switching to a regular work schedule—working in the day and sleeping at night.

But many people are able to work the night shift by making a few changes. You can help yourself get good sleep by keeping your sleeping environment dark and quiet and by taking good care of yourself overall. In some cases, short-term use of prescription medicine or over-the-counter supplements may help.

• Control light, sound, and temperature
• Make sure that the room where you sleep is dark. Use blackout drapes or wear a sleep eye mask.
• Put a towel over bright digital devices, such as a clock.
• Wear dark wraparound glasses when you drive home in the daylight hours after working nights. This can counter some of the effect of light so your body will be more ready to sleep when you get home.

• Wear earplugs to block sounds.
• Use a “white noise” machine if there is distracting sound in the house or neighborhood that you can’t avoid.
• Keep the room at about 65°F (18°C). It’s hard to sleep in a room that is too hot or too cold.
• Eat a healthy diet. Some people who work night shifts gain weight because they eat high-calorie or high-fat meals.
• Don’t have alcohol or caffeine in the hours leading up to bedtime.
• Get plenty of exercise.
• Ask family members not to wake you during your sleep time, except for an emergency.

Ask your doctor if you should try a dietary supplement or medicine. Doctors usually advise people to use a supplement or medicine only for a short time. The dietary supplement melatonin may help improve your sleep. A man-made form of melatonin is available without a prescription. Your doctor can tell you how much to take and when to take it.

Your doctor may prescribe sleeping pills for a limited time to help you fall asleep. These types of medicines include eszopiclone (Lunesta), ramelteon (Rozerem), zaleplon (Sonata), and zolpidem (Ambien or Ambien CR).

A prescribed medicine like modafinil may help you stay more alert at work. It’s been shown to help people with shift work sleep problems stay awake when they work.

Your doctor also may have you try treatment with light (phototherapy) before a work shift to help you stay alert.

You may find that the caffeine in coffee or soda drinks helps you stay alert. But use caffeine only early in your shift, or it could keep you awake when you get home in the morning.
Two Million Reasons to Smile.

When I was twelve, I was happy enough to go out and ride my bike, get my homework done and maybe watch cartoons after school. Not Alina Morse. She has a company to run. One that made $2,000,000 last year.

“I originally came up with the idea when I went to the bank with my dad, and the bank gave me a lollipop and my dad told me that I shouldn’t have candy because sugar is terrible for my teeth,” Morse said. “So I asked him, ‘Why don’t we make a healthy lollipop that’s good for my teeth so I can have candy, and it won’t be bad for me?’” She was seven at the time.

So Alina’s family took about $3,000 she had in the bank (her savings from birthdays and holidays over the years) and added some money of their own. They tracked down a lab, and spent the next two years developing a formula. Total investment $7,500.

Today, 10,000 stores across America — including Walmart, Kroger and Office Depot stock Zollipops. Collectively, Alina has sold $5 million worth of her products in the last three years.

“In the past three years we have doubled our sales, and this year we are set to triple our sales for 2018,” she noted.

“Moms are really into what we’re doing.”

Morse’s self-described sweet tooth is matched by her taste for philanthropy — she donates 10% of her profits to oral healthcare education in schools nationwide. “Your smile is one of the first things people see when they look at you,” she said, hence why she wants other kids to know how important it is to take care of your teeth.

Does she have an overriding philosophy? “It’s really important to me that we help people feel good in a world of stress and anxiety. We just want to help people smile.” moneyish.com

Not Prime Delivery

A Florida woman who ordered a set of Dr. Seuss books for her granddaughter said the package finally arrived - just in time for her to read them to her great-grandson, 20 years later.

Vera Walker of Orlando said her granddaughter was only 4 years old when she ordered the set of books in 1998. Her granddaughter was an adult with a 5-year-old son of her own by the time long overdue package arrived at Walker’s home.

The post office explained to Walker that the box had been found stuck inside an old mailbox. upi.com

Mom Must Be Proud

When an athlete trains to break the world record, it’s a feat of determination and discipline, and 18-year-old student Vako Marchelashvili is no exception. Except that the record he’s trying to set is an odd one - he wants to hold the record for solving the most Rubik’s Cubes. Underwater. On one breath.

Marchelashvili said he had been preparing for the underwater challenge for six months, training several hours a day. “Even a small mistake could be dangerous and life-altering,” he said. And while that is a bit dramatic, it looks like he may have done it.

Submerged in a glass tank for just over one minute and 44 seconds he flipped, turned and solved SIX of the cubes in front of a crowd at the Gino Paradise aqua park Tbilisi, Georgia.

The Georgian Records Federation observed and recorded the event. They will send their evidence to the Guinness World Records headquarters for verification.

Previously, the record of five cubes was set in 2014 by an American–Anthony Brooks. reuters.com

The 10 Year Old Midwife

10 year old Chloe Carrion was home alone with her aunt in Fairfax, Virginia when she heard her relative scream - seems her aunt had just given birth to a baby.

At first, Chloe didn’t believe her. Her aunt had been keeping her pregnancy a secret from the family. Chloe ran to her aunt in the bathroom, who was suffering from intense blood loss.

She handed Chloe the baby and climbed into the bathtub to lie down, when she fell down and passed out unconscious.

Chloe then remembered a series of YouTube videos that she had watched about taking care of baby dolls and took charge.

She immediately called 911 and then her mother, cleaned up the baby, swaddled him, and even cut the umbilical cord with the coaching of the 911 dispatcher.

By the time paramedics arrived alongside Chloe’s mother, the 10-year-old was in control of the situation.

“Chloe was just standing at the front door with the baby swaddled, and she was rocking him back and forth,” her mother told WJLA. “I’m very proud of her. She was so brave. Even as an adult, I don’t think I could have done what she did.”

Chloe was given the honor of naming her new cousin - she chose Isaac, which means ‘he laughs’. goodnewsnetwork.org
Is That Really You?

On the way to work, Flora Lunsford stopped for gas at the United Filling Station in Pine Bluff, Arkansas. While she was away from her car, the man at the next pump broke in to it, stealing her credit card and other belongings. Stuffing it in his own car, and without paying for his gas, he drove away. He did, however, stop to pick up a friend who had been shoplifting inside the store.

Just two days later, the tables turned. Lunsford works as a waitress for a local restaurant just two blocks from the gas station, where a man named Shamon West was enjoying a meal. After he finished, he handed his credit card to Lunsford to pay for his food. When she got to the cash register, she had to do a double-take: Lunsford looked at the card and saw her own name embossed on it. Of course, police were called.

A quick search discovered that West still had the her Social Security card, and various other credit cards. Had West bothered to pay attention, this never would have happened. He also had her drivers license, which, of course, has Lunsford picture on it!

Using Your Macaroni Noodle

Just like the fairy tale - but instead of breadcrumbs it was macaroni salad, and it left a trail that led police in Mt. Morris, New York straight to three robbery suspects.

The thieves broke in and stole a cash register from Build-A-Burger Restaurant, along with the establishment’s entire surveillance system and, because they were hungry, a large bowl of macaroni salad.

“Found along the trail were cash register parts, surveillance system parts, rubber gloves, loose change and a steady trail of macaroni salad,” the sheriff’s office said. “It was later discovered that the suspects stole a large bowl of macaroni salad, which they took turns eating, along their escape route.”

Most of the stolen property has been recovered and the men have been charged with third-degree burglary, third-degree criminal mischief and fourth-degree grand larceny, with additional charges for criminal possession of a controlled substance.

Hey Siri - Find My Kidnapped Child!

OK - so dad wasn’t thinking things through. when a Houston, Texas man ducked into the convenience store. He left his iPhone in the car. And left the car running. He also left his 5-year-old child inside the car. The perfect recipe for a disaster waiting to happen.

When he emerged from the store the father discovered that his car and son were gone.

According to Lt. Wayne Schultz with the Harris County Precinct 4 Constable's Office, the father had an iPad that he’d taken in with him. The father utilized the “Find my iPhone” app in his tablet to pin-point and track his iPhone in the car.

The information was provided from the deputies to the dispatch, and dispatch was able to get information out to the troops in the field in almost a real-time environment. Using that information, police tracked down the stolen SUV, arrest the carjacker, and recover the boy. Maybe next time he’ll think twice before leaving his 5-year-old son alone in the car when he ducks into a store. Better still, their won’t be a “next time!”

Needing Some Zs

People complain that the young have a sense of entitlement - expecting success without all the hard work. Kierran Batchelor, a 21-year-old in the UK, proves the point well.

Batchelor was convicted for burglary for which he received a suspended sentence and probation. Soon after leaving jail, however, the man stopped meeting with his probation officer.

Seems Batchelor found the 10 a.m. meetings with his probation officer disruptive to his sleeping in. In front of a judge once again, he asked to be thrown in prison so he could get more sleep.

“I’d rather go to jail and get it out of the way, come out and get a fresh start, and not have to do probation and things like that,” he told the judge.

As Batchelor was led out of the courtroom, he thanked the judge for the 40-week sentence.

This One Has It All-
Let’s Count ‘Em

A California man was on his way to buy drugs at a mobile home park but he got a little lost. What’s a man to do? Ask the cops for directions, of course!

Chris Meng Lee, 40, spotted a parked police patrol car while he trying to find his intended location. He then parked his vehicle in front of a fire hydrant, got out, and walked over to the pair of parked cops.

Police allegedly became suspicious of Lee’s motives and they ended up searching his car with his consent, only to find a half-pound of marijuana, text messages about selling the weed, and a loaded gun inside of Lee’s car.

And the icing on top – Lee apparently didn’t have a valid driver’s license.
**VSP Gets Eyeconic**

We’ve all seen the ads on TV for buying your prescription glasses over the web. The downside is that none of those online optical stores were part of VSP, which is what all CCPOA members have for their eye coverage. Well, now all that has changed with the launch of Eyeconic.

Eyeconic.com is designed to enable independent eyecare providers to compete with online optical retailers. CCPOA members have the ability to order contact lenses and browse, select, virtually try-on, and purchase sunwear and prescription eyewear.

“We’ve heard and understand the concerns doctors have regarding online sales, especially the fear of reducing patient visits,” said David Plevyak, Vice President of Business Development and leader of VSP’s online initiative. “Recognizing the online optical space is growing rapidly, we’re confident that eyeconic.com is the right online partner for independent eyecare providers. We’re making them an integral part of the online solution by offering a virtual extension of their dispensary.”

Plevyak added, “eyeconic.com will be the only player in the online optical marketplace that will offer the ability to use a VSP Vision Care benefit to purchase a mix of brands and prescription lenses including proprietary coatings and options.

As a member, using eyeconic is easy and honestly a bit fun. Using the webcam in your laptop or phone, you are guided through taking a short video of your face. Once you do, eyeconic’s virtual reality kicks in, letting you try on all the frames you like, even turning your head side to side to see the frames at different angles on your face.

When you find what you like, you can link your profile to your VSP benefits, and you’re ready to go. Need a new prescription? They can help you choose a VSP provider where you can use your benefits to get an eye exam for only $10. The glasses are shipped free to your eye doctor, where you get a complimentary frame adjustment. Not quite right? Free returns are part of the service as well.

Plus, if you find the same merchandise at a lower price, they’ll refund the difference. Visit eyeconic.com/faqs for more details.

You can go to our website and grab a flyer to find out more. ccpoabtf.org

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**U.S. Legal Tips for Success**

*Continued from page 1*

- Request a Consultation with a Network Attorney
- View your cases
- Perform a Network Attorney Search
- Access the legal document library

Look for more information this coming spring when the CCPOA version of the app launches.

If any of this confuses you, you aren’t alone. U. S. Legal Services is here to help you!

**Contact a Dedicated CCPOA Account Representative at 844-896-LAWS [5297]**

between 8:30am and 5:00pm PST to be provided the name and telephone number of a Network Attorney and then schedule an appointment with them. They’ll do the rest of the work.
OFFICIAL NOTICE OF RATE CHANGE: SUPPLEMENTAL TERM LIFE

This is to inform all members, Active and Retired, currently enrolled in the “CCPOA Group Supplemental Term Life Insurance Coverage” program as to a change in your rates.

As voted on by the Board of Trustees, the monthly premium in all rate categories will increase by $0.25, effective January 1, 2019.

This increase does not affect the premium-free Basic Life Program, which all members, Active and Retired, receive as a dues paying member.

In spite of rising costs, our Board has worked hard to keep the increases as low as possible. This is the first rate increase to the program since 2012. The benefits provided by the program remain unchanged.

The 2019 rates can be found by choosing “Price List” in the “Forms” area of our website: www.ccpoabtf.org

If you decide to discontinue your coverage, contact the Trust’s Eligibility department: 1-800-In-Unit-6 | 1-800-468-6486

Old Drugs? Do This.

What should you do if you have expired or unwanted pain medications?

The best way to dispose of expired or unwanted pain medications is to take your medications to a location that is an authorized collector by the Drug Enforcement Administration (DEA).

To find a DEA-approved location, call (800) 882-9839 or visit the DEA website at www.deadiversion.usdoj.gov.

If you are unable to find a location to drop off your expired or unwanted pain medications, some of your medication may be flushed down the toilet. The U.S. Food and Drug Administration (FDA) provides a list of medications that can be flushed down toilet. Please visit the FDA website for this list at www.fda.gov.

You may also contact your city or county government household trash and recycling service to learn about medication disposal in your area.

If there are no disposal instructions, you may remove the medication from the original container and mix it in a sealable bag with kitty litter or coffee grounds then dispose of the bag in the trash.

Sustainable strategies for reducing your risk of type 2 diabetes.

FIND YOUR HEALTHY WEIGHT.

Make healthy living your reality with the Diabetes Prevention Program – in-person, digital, and on-the-go support to help you lose weight and reduce your risk of developing Type 2 Diabetes.

ARE YOU AT RISK FOR DIABETES?

More than 86 million Americans have prediabetes – and most don’t even know it. Prediabetes means that blood sugar levels are higher than normal but not high enough yet to be classified as Type 2 Diabetes. Certain factors can increase one’s risk of developing diabetes or prediabetes such as:

• Weight: Having a body mass index (BMI) over 25
• Age: Being age 40 or older
• Ethnicity: Being of Hispanic or African American origin
• Activity level: Having a more sedentary lifestyle
• Support that’s right for you

The Diabetes Prevention program offers:

• In-person support: Connect with a personal health coach.
• Digital access: Get peer support and real-time guidance.

TOOLS AND RESOURCES:

You may be eligible to receive a wireless scale, activity tracker, and easy-to-understand tips.

Most participants lose 5% to 7% of their total body weight, which, according to the Centers for Disease Control and Prevention, results in a 58% risk reduction in developing type 2 diabetes.

SEE IF YOU QUALIFY

The CCPOA Medical Plan now includes The Diabetes Prevention Program. Brought to you in partnership with Solera Health, it is available as a covered benefit to eligible Blue Shield members at no additional cost.

Find out if you’re eligible for the program by taking the following steps:

2. Answer a few questions.
3. Get your results.
4. Select the program of your choice.

PROGRAMS MAY INCLUDE:

• Weight Watchers
• Jenny Craig
• Retrofit™
• Skinny Gene Project
• And more

Visit mywellvolution.com to discover more ways to stay healthy.

To find a DEA-approved location, call (800) 882-9839 or visit the DEA website at www.deadiversion.usdoj.gov.

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When your competition is King Gillette, it must have been tough selling razors. It's like selling cars when Henry Ford is doing so well he doesn't have to advertise.

Well, tell that to Henry J. Gaisman. Gaisman's safety razor was patented in May and July 1904, and was initially sold for more than 25 million dollars. When Mr. Gaisman found similar technologies in the Gillette razors, his company sued for patent infringement. Mr. Gillette resolved the suit by merging with Gaisman's Auto Strop Safety Razor Company, of which he held 25 percent of the stock.

In 1938 he retired from the Gillette Safety Razor Corporation, at which time his net worth was more than $25 million dollars. He died at age 77, and when Mr. Gillette eventually took control of the Gillette Corporation, he found financial reporting errors which had caused the Gillette stock to drop and shock investors.

Gaisman, however, lost no confidence in Gillette, and when Mr. Gillette eventually dropped out of school at 13.

He dropped out of school at 13. He started his own business, the Auto Strop Safety Razor Company, and became one of the richest men in America. When Mr. Gillette eventually took control of the Gillette Corporation, he found financial reporting errors which had caused the Gillette stock to drop and shock investors.

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We've Got You Covered.
1-800-In-Unit-6 • 1-800-468-6486