

FSG OFFERS A FREE BENEFIT

There aren't many things that are truly free these days. However, First Service Group has teamed up with Universal RX to provide a **FREE** prescription drug discount card.

Your financial institution can make this program available to your customers at no charge. This card has no pre-existing condition requirements, no enrollment fee, no monthly fee and can be used by the entire family.

Health care costs have risen dramatically over the past few years. Statistics show that 1 out of every 3 Americans has

no prescription benefits. Many of your customers are in this position. What a great benefit to provide that costs your customer nothing yet can save them a great deal.

How does the plan work? In order to activate the card, simply present it at one of the participating pharmacies when you get your next prescription filled. The pharmacy files the card online. You have no paperwork to complete. You will then be charged the lower of Universal RX's contract price or the

pharmacy regular price. Members on average save 15 to 20% of the regular retail price. Some prescriptions have been known to save 50 to 60%.

We have provided some sample cards with this newsletter. Try

it yourself or if you have prescription coverage, pass it on to a friend, a customer or anyone who might not have prescription coverage. Not every prescription will receive a discount, but you will never be charged more than the regular price and will not be charged for using the card. So, you really have nothing to lose and substantial discounts to gain.

Please contact First Service Group if you have questions or to find out how you can make this program available to your customers.

- Tom Gruber -



THESE FLOOD TIPS COULD SAVE YOU MONEY

Due to the high snow volumes this winter and sub-freezing temperatures, there exists a high potential for flooding this spring.

Companies and agents country-wide are offering consumer tips and important flood insurance information in response to the dangers of flooding and severe storm damage.

Those in special Flood Hazard areas are not the only ones affected. In fact, nearly one third of flood victims live outside "flood-prone" areas.

Additionally, many consumers who think they are protected by their home-owners insurance are not covered!

Homeowners and renters' insurance policies exclude flooding damage. Flood damage is covered by auto insurance if "comprehensive coverage" is purchased.

Of the roughly 11 million households in federally designated flood hazard areas, about 8 million carry no flood insurance.

The following are some tips on what to do before and after a flood occurs.

Before a Flood:

Inventory all household items (videotape if possible) and store in a safe place with insurance policies, documents and other valuables.

Identify evacuation locations

(listen to TV and radio stations).

Keep important telephone numbers and road maps handy.

Assemble a disaster supplies kit (water, first aid supplies, canned food, sleeping bags, battery-powered radio, flashlight, etc.) and fill your car's gas tank.

Abandon your car if stalled in rapidly rising waters and climb to a higher ground

When a warning is issued, move your furniture and valuables to higher floors of your home.

After a Flood:

Call your insurance company or agent as soon as possible.

Make temporary repairs to prevent further damage (these damages are covered if you have flood insurance).

Hold off on permanent repairs until approved for reimbursement.

Keep all receipts and prepare an inventory of all damages/destroyed property.

Take photos of damaged areas and meet with your insurance adjuster first, before signing anything with contractors, lawyers or public adjusters.

Let your car air out thoroughly before trying to start it. To obtain a flood insurance quote call Jim Gruber at 1-800-332-0800.

READER SURVEY

Are you enjoying the FSG Update? Please let us know. You may win a \$100 American Express Gift Check, by simply answering the following questions and faxing this information back to us by April 30, 2004. We will draw one person's name on that date.



1. How interesting or informative do you find the FSG Update?
 ___ Not
 ___ Fair
 ___ Good
 ___ Very Good
 ___ Excellent
2. How many others in your office read the FSG Update? _____
3. What sections do you find most interesting?

4. What sections do you find least interesting?

5. What suggestions do you have for any future articles? _____

Please give us your name, company's name and a day-time telephone number where you can be reached.

Thanks for responding, and good luck.

- Terry Cole -

Name _____
Company _____
Telephone # _____
Fax this information back to First Service Group at: 412-366-3360

FSG LAUNCHES NEW COLLATERAL PROTECTION PLAN



HIGHLIGHTS INCLUDE:

- No minimum requirements (we will cover 1 loan or 10,000 loans.)
- All risk coverage
- "A" rated carrier (Arch Insurance Group)
- Limits up to \$50,000

Eligible Collateral Includes:

Autos, Vans, Pickups, Motorcycles, Watercraft, RV's, Personal Property, Machinery & Equipment

If you have any exposure, simply fax the request form to FSG and you will be covered today!

If you would like more information on this plan please contact Jim Gruber at 1-800-332-0800.

COMMUNICATIONS

If you're in business, it's critical to put a lot of thought into how you greet callers. During those first few seconds, a caller sizes up your approachability, mood, and professionalism. On the practical side, your first few words let the caller know he has reached the right person or firm—that is, if your articulation is clear and you're not

talking a mile a minute. Here are a few greeting Do's and Don'ts:

- Don't speak too fast or mumble.
- Don't assume the caller knows who you are.
- Don't use a mile-long greeting.
- Don't talk to coworkers as you answer.
- Do use good speech and voice habits.
- Do use a short, friendly greeting.
- Do say all the syllables in your name and your company's name.



Speaking -

TAX INFO

When it comes to unpleasant but necessary tasks like tax planning, the Internet can cut down lots of legwork and waiting on hold:

irs.gov - Authoritative info; search for forms and publications by subject.

completetax.com - Useful tax

guide plus tax and finance calculators.

fairmark.com - Straight forward, free advice and links to tax forms.

turbotax.com - Online tax preparation and tax tips galore.

taxsites.com - A vast index of

links; if it's tax related, it's listed here.

taxes.yahoo.com - A good beginners guide and lots of links.

- Forbes -



HEALTH & FITNESS

10 Best Pieces of Health/Fitness Advise:

- You can't make major lifestyle changes overnight.
- You've got to walk before you run.
- Watch your body fat, not weight.



- Read the label on the side of the package, not the one on the front.
- Don't buy fitness equipment advertised on TV.
- Mental stress is physical.
- Stay off ladders.
- No matter how tired you are, exercise will make you feel better.
- Take your vitamins.
- Enjoy yourself. You can be healthy without giving up everything.

- Men's Health -

LEGAL

Used incorrectly, *e-mail* can result in personal and professional embarrassment, lost business and costly litigation. Here are some precautions when using e-mail:

Treat it as public information, not private communications.

Regard it as a permanent form of communication. Copies are stored in a computer system and can often be retrieved later

in an audit or by court order.

Never use it to discuss sensitive issues.

Don't use your company's e-mail system for your per-

sonal correspondence.

Write as if the whole world may see it. Once sent, you have no control.

- Entrepreneur -

QUOTE CORNER

"If you want to be respected, be respectable."

"Believing that you can, is half the battle."

"If you can't change the circumstances, change your perspective."

- William Boetcker -

- Anonymous -

- Anonymous -

FSG FIRST SERVICE GROUP

Phone: (800)332-0800 Ext. #212

(412) 367-8900

Fax: (412) 366-3360

E-mail: tcole@fsgdirect.net



UNIVERSAL RX

"Helping America Lower the Cost
of Prescription Drugs."

A Member Benefit of:

FSG **FIRST SERVICE GROUP**
Administrators of Financial Insurance Programs

EVERYONE QUALIFIES

◆ ◆ ◆
IMMEDIATE ACCEPTANCE

◆ ◆ ◆
NO LIMIT ON USAGE

◆ ◆ ◆
NO CLAIM FORMS

Accepted at over 35,000 chain pharmacies

SAVE on brand name drugs

SAVE on generic drugs

SAVE on drugs not covered in other plans

NO pre-existing condition restrictions

NO enrollment fee and NO monthly fee

Card can be used by the entire family

(Detach on the line below and fill in the member's name and ID
number on the card before using.)



Name: _____

ID/SS #: _____

Coverage: Family

Rx Plan Group #: FSG222

Universal Rx Pharmacy Help Desk
1-800-329-0988

Member Services
1-412-367-8900

FSG **FIRST SERVICE GROUP**
Administrators of Financial Insurance Programs

Participating Pharmacies*

ACME Pharmacies	Medic Drug Inc.
American Drug Stores	Medicine Shoppe
Arbor Drugs	Meijer Pharmacies Inc.
Big Bear Pharmacies	Pamida Pharmacy
Buehler Pharmacies	Public Pharmacies
CVS Corporation	Randalls
Carrs/Eagle	Rite Aid Corporation
Dillon Companies/Fry's	Ritzmans Pharmacies Inc.
Discount Drug Mart	Ronci Family Drugs
Dominicks	Safeway Supermarkets
Drug Castle	Seaway Food Town
Eckerd Drugs	Shop-Rite
Fruth Pharmacies	Supervalu (Cub)
Giant Eagle Inc.	Target Pharmacies
Genuardi's	Tom Thumb
Hy-Vee Inc.	Vons/Pavilions
K-Mart Corporation	Wal-Mart
Kroger Pharmacies	Winn Dixie Pharmacies
Marc Glassman Inc.	

To locate the participating chain pharmacy
nearest you, please call the Universal Rx
Help Desk at 800-329-0988.



Simply detach the card below, present
it at any participating pharmacy and
START SAVING IMMEDIATELY!

TERMS AND CONDITIONS:

Participating pharmacies must transmit prescription claims online to
Pharmacy Data Management using Ameriscript Network or see below.

This card is not insurance.

This card is owned by U-Rx Program. U-Rx Program may revoke,
repossess, modify or cancel at any time. Use of this card constitutes
acceptance thereof. The unauthorized or fraudulent use of this card to
obtain prescription drugs is punishable by law. The person named on this
card assumes responsibility for the proper use of the card.

For inquiries on electronic claim submission,
Pharmacies may call 800-329-0988.

PHARMACIST INSTRUCTIONS:

Process claims through Pharmacy Data Management (PDM) using
Ameriscript Network. Processor ID/BIN#: 610020
Processor Control #: URX001