

GhostNet Periodical - 8th Edition - 6-26 -2003

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Are you looking for a retirement community, a weekend get-a-way, a permanent home or a home site on which to build your dream home in a gated community with 24 hour security, 27 holes of golf, a fully equipped fitness center with indoor heated pool, a church and planned activities? Come see Big Canoe! Some come for a weekend and stay for a lifetime.

The Front Line

"A New Day!"

From growth of business comes forth the "wind of change." Ghostnet, Inc. is excited to announce our upcoming move to our new location on July 2. The move will help establish the more mature, public face of Ghostnet, with large build and development areas, it will also allow us to bring more technology to the table to quickly handle all issues in your organization.

We are proud to tell you of the addition of Kel Kelley to the GhostNet, Inc. team. You will immediately notice his effect on Ghostnet, Inc. with the new articles coming to the Periodicals. In a bold move, we are moving our Clearview Computing Articles to the sidelines to bring fresh business advice that will cover a wider array of business concerns. With the plethora of "DIY" computer articles that exist on the Internet, we felt compelled to bring other areas of concern to the forefront to help enable your business to grow. We hope you find them pleasing.

GhostNet, Inc. is also pleased to make known the successful rollout of "OpenNet." Our wireless initiative shows strong success and promises growth starting in Pickens County and quickly moving to a location near you. If you would like more information on where you can use OpenNet or would like to see it incorporated into a location near you, let us know!

Patrick Kelley
Co-founder, Director of Network Operations
GhostNet, Inc.

Kel's Point of View

Disability Insurance and Other Issues

Over the next few months I'll be writing some short articles about a rarely discussed form of insurance. As a heart transplant recipient and a former insurance agent I have a unique insight into disability insurance. As I used to tell my clients, there are probably a good number of insurance agents who know more about what disability insurance does than I do; but there aren't many who know more about what it doesn't do. Listed below you will see a sample of topics we'll be covering. It doesn't matter whether you work for a small company, a large company or are self-employed; if you depend on earned income to pay your bills, these articles are for you. And the GREAT NEWS is this...I don't sell insurance or securities anymore. No axe to grind...just the straight skinny.

What If An Eighteen-Wheeler Hits You And Comes Up Short?

The Business Buy/Sell Agreement That Didn't Work.

What Do You Have To Lose?

How Tight Are Your Holes?

Whose Responsibility Is It? Name Three People.

Tax-Free Income Or Tax Deductible Premiums...Or Both?

How Much Is Enough? How Much? How Soon? How Long? And What Is Lifestyle?

Is It Complicated...Or Is It Flexible?

You Can Work Two Hours A Day, Three Days A Week? Great! Where?

But Are You Sure?

What Is The Best Kind Of Insurance And When Is The Best Time To Buy It?

Any Questions?

Along the way we will cover other forms of insurance and some forms of investment as well as some pretty nifty ideas on tax savings, Golden Parachutes and Golden Handcuffs. If you have a question, please ask it. I don't know all the answers; but I still have the phone numbers of a lot of folks who do. Write me at _____.

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What If An Eighteen-Wheeler Hits You And Comes Up Short?

Many of us have been insightful enough to make plans for our death. We have bought life insurance, drawn up wills, even set up fancy trusts and buy-sell agreements to make sure there's enough money for our families to continue on without us.

But along the way we've overlooked one possibility. What if we don't die? It only takes a few seconds for a huge truck to go over or through an automobile or pickup and for all

the plans we've made to pay off. Especially that accidental death benefit we just knew would come into play because we knew we would live to be a ripe old age otherwise.

Somehow those plans become a moot point if the eighteen-wheeler comes up short. The money that would have been paid upon death doesn't get paid. The group health insurance, even if a good plan, doesn't pay for everything. And income? Gone. Suddenly the bills are higher and the income at least reduced if not stopped altogether. Savings? I hope so; at least enough to make the house note and buy food while rearranging lifestyle. And it doesn't have to be a truck wreck. It could be any one of a thousand things. Ask Christopher Reeve or the guy that just had a massive heart attack.

If you are one of the many who have not bought disability insurance or are not independently wealthy...maybe it's time to contact your insurance agent and discuss buying a disability insurance policy...before the eighteen-wheeler hits you...and comes up short.

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We would like to officially welcome Kel Kelley to the Ghostnet, Inc. team!

With 20+ years in the Insurance and Securities Industries, Kel brings the leadership skills needed to help grow and mold the future of GhostNet, Inc. and its effect on the technology industry.

Before GhostNet, Inc., Kel started the successful non-profit organization, Tripleheart, Inc., which assists Organ Transplant Donors and Recipients in dealing with such a dramatic change in their lives. With his vision of "Project VALENTINE," he has worked with major cellular communication companies to equip transplant recipients with free cellular phones and a way to contact emergency medical assistance through free 911 service.

Kel Kelley is a visionary who we feel will help GhostNet, Inc. to continue to be a stronger company not only working directly to support technical needs, but to also assist in the growth of the surrounding community.

We would like to welcome a new company to the ever-expanding GhostNet, Inc. family!

Network Services:
MGF Construction, Canton, GA