

**Dr. Melanie Bazarte**  
**Certified Family Life Educator, Early Childhood Development**  
940 Orchid Lane  
Gulfstream, FL 33483  
561-272-5622 [www.parenting101.net](http://www.parenting101.net) [www.parenting101classes.com](http://www.parenting101classes.com)

Dear Friends and Colleagues,

This note doesn't begin to express the gratitude for all Ray Filorimo has done for me and my family.

My husband was an Agency Manager for a Insurance Company. Unfortunatly, when husband died in 1993, no one came to my door to help with my finances. I was okay, but I got so much better when I met Ray!

Ray came to me through a mutual friend, and over the past 15 plus years, some of the many things he established for me are:

- An Estate Plan (will, living will, power of attorney, etc.)
- Social Security Disability for my Special Needs Brother as well as a plan if my brother outlives his guardians (which lightens my financial load and gives me peace of mind
- Life Insurance
- Long Term Care Insurance
- Annuities ( for my father, brother and myself)
- Stock Investments and IRA Management ( for my brother and myself)
- Real Estate Investments
- New Accountant

I would not be as comfortable, nor have the peace of mind I have, if it were not for Ray. I trust him and appreciate him. He's a true professional, and I look forward to continuing our business relationship for many more years to come.

Sincerely,

Dr Melanie Bazarte, Certified Family Life Educator