

# Borrow your own money? Don't fall for it



**Dave Ramsey**  
Columnist

**Dear Dave:** I have a question about self-banking with whole term life insurance. The way I understand it, you can accrue a cash balance, borrow against it, and then pay interest to yourself. Is this worth it? – *Kunal*

**Dear Kunal:** Actually, it's a whole life policy, not a term policy. And it's an ab-

solute scam. Basically, with whole life you pay about 20 times more for the same amount of insurance that you would with a term policy. The extra money goes into a savings account, and you earn next to nothing on it, even after you finally start to build it up. One of the ways they're pitching it now is the self-banking concept, where you can use your own money. It's nothing magical or anything, because with a regular checking account you *use your own money*.

My advice is to stay away from the company that's offering it and anything else they have. It's a really bad product,

and it's a scummy way to sell whole life insurance – which is an awful product to begin with. No one, except for folks in that business, believes in it or talks positively about it anymore. Being able to borrow your own money? Really? Why on earth would anyone want to borrow their own money? It's ridiculous!

**Dear Dave:** My wife and I are Christians, and we own a successful small business in our town. Should businesses tithe? – *Barker*

**Dear Barker:** This is a good question. Giving is never a bad idea unless you do it irresponsibly and to the point of put-

ting your family in financial danger. To the best of my knowledge, the Bible only addresses the topic of tithing by individuals – not businesses. Personally, I don't give a tenth of my business gross or net until I receive my paycheck. When that happens – meaning it's profit that I'm going to pay taxes on, or it's salaried income out of my business – I tithe on the profits. So, I can't really tell you I've found Biblical instruction to give a tenth of your business.

Contact Dave Ramsey at [daveramsey.com](http://daveramsey.com). Follow him on Twitter: @DaveRamsey.

## Review

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Here's my advice: Make a list of all the streaming services you pay for right now. Take a good hard look at your costs and see which platforms you use the least – or not at all. Then it's time to cancel. Many will try to lure you back in with a free or discounted month. If you take advantage, set a reminder, so you cancel when that free month runs out.

### 2. Go with a bundle or score a freebie

With a bit of research, you can probably save on what you've already subscribed to. Here's a good example: Disney+ is \$7.99 per month on its own. Hulu costs \$11.99 a month without the ads. You can get Hulu, ESPN+ and Disney+ bundled together for just \$13.99 a month. Win. Some services you can get free if you're in the know. Netflix is included with most of T-Mobile's Magenta and Magenta MAX plans at no extra cost. Some AT&T unlimited plans include a free HBO Max subscription, and Hulu is included with Sprint's unlimited plans. Many of Verizon's unlimited plans include a year of Disney+ free.

### 3. Not everything costs money

There's a whole world of free movies online. You just have to know where to



**If you're not careful, streaming options can cost more than a cable subscription.**

GETTY IMAGES

look.

A word of warning: Don't go Googling on your own for free movie sites. There's a ton of junk out there, and many of these sites pirate content, which can

land you in hot water. Many also contain tricky buttons that you click to play, only to be led to another site. That's why we did the work for you. Kanopy, Popcornflix and Sony Crackle are a few sites

we've tried and like. Keep in mind, many of these are ad-supported, but it is nice to save a buck.

For daily tips, newsletters and more, visit [Komando.com](http://Komando.com).

## Oklahoma New Hires, Promotions and Honors

### INTEGRIS HEALTH WELCOMES NEW PULMONARY AND SLEEP MEDICINE PHYSICIAN



Viral Doshi, M.D., is the medical director of sleep medicine at INTEGRIS Health. He is a board-certified and fellowship-trained sleep medicine specialist with the INTEGRIS Pulmonology and Sleep Medicine clinic.

Doshi received his medical degree from Pramukhswami Medical College in India. He completed his residency in internal medicine at Rosalind Franklin University of Medicine, as well as two fellowships — one in pulmonary medicine and the other in sleep medicine. He has a passion for treating complex sleep disorders like central sleep apnea, narcolepsy, insomnia as well as refractory restless leg syndrome.

Doshi is the only sleep medicine physician in the Oklahoma City metro currently with expertise in the "inspire" device which is indicated in select patients with moderate to severe obstructive sleep apnea who have difficulty tolerating CPAP therapy.

"Patients can expect a comprehensive medical evaluation and personalized treatment plan that works for their underlying health condition," says Doshi. "It always makes me very happy when I can help someone suffering from medical illness."

Doshi offices at the INTEGRIS Pulmonology and Sleep Medicine Clinic located at 3433 N.W. 56th Street, Bldg. B, Suite 710 in Oklahoma City. He is accepting new patients. Call the INTEGRIS Sleep Medicine Clinic at 405-951-2141 to make an appointment.

### RESEARCH TO PREVENT BLINDNESS AWARDS GRANT TO OU DEPARTMENT OF OPHTHALMOLOGY



The University of Oklahoma Health Sciences Center (OUHSC) has received an Unrestricted Grant by Research to Prevent Blindness (RPB) in the amount of \$115,000 to support eye research conducted by the Department of Ophthalmology. The funding has been awarded based on a thorough review of criteria, including the department's research activities, laboratory environment, and clinical and scientific staff, as evaluated by RPB's renowned Scientific Advisory Panel.

The funds will be deployed at the discretion of the Department Chair, to provide maximum flexibility in developing and expanding eye research programs, and to provide opportunities for creative planning that go beyond the scope of restricted project grants.

The University of Oklahoma, Health Sciences Center holds one of 37 RPB Unrestricted Grants nationwide.

"This grant will be critical to advancing our department's scientific study of retinal degenerations, diabetic eye disease, infectious and inflammatory disease, and other conditions that can result in permanent vision loss," stated Dr. R. Michael Siatkowski, the Edward L. Gaylord professor and chair of the OU Department of Ophthalmology and chief executive officer of the Dean McGee Eye Institute. "All of us at the University of Oklahoma, are grateful to RPB for their generous support and the extraordinary impact it has had on the growth and success of our vision research programs."

Since it was founded in 1960, RPB has channeled more than \$383 million into eye research. As a result, RPB has been identified with nearly every major breakthrough in vision research in that time. For information on RPB's grant program, listings of RPB institutional and individual grantees, and findings generated by these awards, go to [www.rpbusa.org](http://www.rpbusa.org).

### NEW LEADERSHIP ROLES ANNOUNCED AT METRO TECH

Metro Tech is pleased to announce new leadership roles effective July 14 and Aug. 2. The employees and new roles were approved during a meeting by the board of education on July 13.



Zac Gleason serves as the site director for Metro Tech's South Bryant Campus effective July 14. His responsibilities are supervising faculty and staff, overseeing new construction being completed for the new Public Service Academy, and fostering new

and current partnerships in the community. In his 6th year, he was the assistant site director to South Bryant Campus, assistant director for the Information Technology Center and Metro Career Academy at the Springlake Campus. Gleason said, "Making a difference in the lives of our students is our moto." Formerly an administrator at Little Axe Public Schools, Gleason has been an educator for 21 years



Jeremiah Graham serves as the director of enrollment and student services effective July 14. He is responsible for research and development of programs, facilitating a program review system, maintaining compliance with state, federal and regulatory agencies, the advisement and recruitment of all full-time programs and, supporting students in their pursuit of quality career training as they strive to acquire skills and achieve career goals. Prior, he served as the assistant director for STEM programs. Graham has been employed since 2011 with Metro Tech.

New to Metro Tech is Jessica Martinez-Brooks. She was named the Senior Director of Strategic Communications and Transformation effective Aug. 2. Her role will oversee and manage the organization's external and internal communications.



Martinez-Brooks said, "The educational opportunities provided by the technology centers are game changers for so many. With genuine relationships built around community needs, I believe we can provide post-secondary opportunities to new audiences and help Oklahoma stakeholders understand the importance Metro Tech plays in workforce education and the development of vital Oklahoma industries." Martinez-Brooks brings 21 years of experience in community college and university environments including grant writing and management, strategic planning, and community relations. She was the former director of diversity enrichment programs at the University of Oklahoma.

Superintendent and CEO Aaron Collins said, "We are grateful for the vast knowledge and experience these leaders bring to Metro Tech to better serve our students, districts and area businesses."

### MELISSA LOWRY, MECHANICAL ENGINEER, PE, JOINS GUERNSEY

Guernsey announces Melissa Lowry, PE, as the newest mechanical engineer to come on board with the design and engineering firm. Ms. Lowry brings valuable corporate experience to the growing team of architects and engineers at the company. She will assist with all aspects of multi-project responsibilities for HVAC, plumbing, fire protection, and specialty piping system engineering and design across a variety of project types.



"Ms. Lowry is a talented engineer with fresh ideas, and we are excited to be working with a subject matter expert of her caliber," said Chris Carlsen, PE, Mechanical Engineering Department Manager at Guernsey. "Her expertise will enhance the overall breadth of knowledge of our mechanical team."

Ms. Lowry is looking forward to working on a variety of complex and challenging mechanical systems while creatively solving client issues alongside such a trusted team of colleagues. Previously, Ms. Lowry worked at ADG P.C. and FSB Architects and Engineers in Oklahoma City before finding her home with Guernsey.

"There is a depth and knowledge here with other engineers to bounce ideas off and I really like that type of interaction," stated Ms. Lowry. "I believe this is going to be a good fit and everyone is helpful and open. I'm excited to be where I can grow personally and make a difference."

Lowry holds a Bachelor of Science degree in mechanical engineering from the University of Oklahoma.