



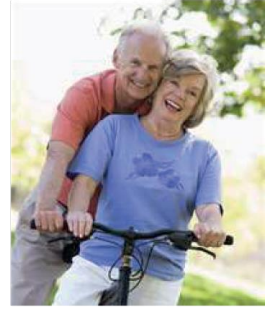
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## Protecting A Lifetime Of Memories

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### It All Starts With A Plan!

If you're looking for financial planning and preparation for retirement advice, you have come to the right place. Quite simply, most people never achieve enough money to retire and live the dream lifestyle they've always wanted in their golden years. They simply did not plan properly or thoroughly enough.

Remember, the most important part of achieving your retirement goals (or any goal) is to simply have a plan in place beforehand; unfortunately, the vast majority of people never do this seemingly simple, yet important step.

Now, financial planning for retirement can be very simple when you have a plan in place. When you know this information, you'll know how much money you need to retire on, and therefore, can find the right investment vehicle to help you get there.

There are many great investing books to help you become financially, educated and prepare for retirement. Even if you think you're too busy to do so, it is certainly well worth your effort, as there is no substitute for being able to find great investment opportunities on your own.

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### Is Your Advisor Scamming You?

If you read the paper, it doesn't take long to see that investment scams are on the rise. It makes you wonder who you can trust. And when it comes to your money no one wants to take any chances and rightfully so. But how do you know that you can really trust the guy or gal on the other side of the desk?

Here are a few quick and easy tips to help make sure you are working with someone you can trust.

1) It is free to call or go online and check out your advisor and his company with the Better Business Bureau. On their website and over the phone they can tell you how many complaints someone has and if they have been resolved. They can also verify how long they have been in business. Note: You can't be in business very long without ruffling at least a couple of feathers so just because someone has a complaint or two does not make them a bad advisor but if they have a long list of unresolved complaints beware! If you don't do anything else, make sure you at least check with the BBB before you buy.

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**JUNE 2024**

### Interesting Facts:

-A group of pugs is called a 'Grumble.'

-Tennessee was originally known as Franklin; West Virginia was nearly named Kanawha, and Utah almost became the state of Deseret.

-Earth is the only planet not named after a god.

- Napoleon ordered the development of 'Night Writing' a tactile military method to communicate without light or sound. But it proved too difficult for troops to learn and was abandoned. It later became Braille.


-The Dog Days of Summer refers to the weeks between July 3rd and August 11th. They are named after the Dog Star (Sirius) in the constellation of Canis Major.

### Tired Of Losing Money?

**Now you can get stock market-type returns without the stock market risks.**

**Plus, it offers tax-deferred interest and tax-free income at retirement.**

**Call Our Office Today for More Information!**



*Are you unnecessarily paying income taxes on your social security? Call now for your **FREE** report "**How to Stop the Taxation of Your Social Security Income**" Call now while supplies last.*

**Do not go where the path may lead, go instead where there is no path and leave a trail.**

**-Ralph Waldo Emerson**

## **Summer is Coming Fast!**

Use these simple tips to get the most out of it:

-Slow down!

Life is to be savored! I know life can be hectic and you are often going 90mph, but just take a moment and breathe. Enjoy this beautiful time of year.

-Enjoy the sunshine!

There are many studies that show, exposing yourself to sunshine, increases your mood. (Just don't forget the sunscreen!)

-Take out the Grill!

Whether it be barbeque, hamburgers or your own recipe, pull it out and enjoy a good time with your family! Not only is the food great, but it also keeps your house nice and cool as you are not using the oven.

-Create Your Dream!

What kind of escape do you dream of this summer? Whether that be a weekend getaway with your lover, a camping trip with your kids, or a simple picnic to the park. Life is too short to miss out on your heart's desires.

-Don't let money get in the way of your dreams! If you would like to go over your financial situation

## **It All Starts With A Plan!**

Simply hiring somebody such as a financial advisor can be a smart move if you don't have the time to educate and prepare yourself financially. However, being financially educated is well worth the effort, especially when it comes time to prepare for retirement. There is virtually no wealthy person in the world today who is not financially educated and cannot spot investment opportunities on their own.

There are many things in the world that are worth outsourcing; however, financial information is not one of them. Remember, there are many different investment vehicles you can use to help you prepare for retirement, such as real estate, stocks, bonds, mutual funds, life insurance, etc.

There is no right or wrong answer for you. Simply finding out what you want to accomplish for your retirement years should be enough to help you map out which investment vehicle you want to use. Follow this important information, and you will be able to conduct your financial planning and prepare for retirement in a way that will help you reach your goals.

**“By Failing to prepare, you are preparing to fail.”  
– Benjamin Franklin**

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## **Is Your Advisor Scamming You?**

2) It would not be a bad idea to check with your local County Courthouse to see if there are any pending civil suits filed against your Advisor or his company. Keep in mind though that many financial discrepancies are handled out of court with mediators so also check the FINRA website (Google FINRA Background check) as this is another great source to check out who you are thinking about working with.

3) Make sure to ask your friends who they would recommend and if they can't give you a stellar recommendation then don't go talk to their guy or gal. If they are not thrilled chances, are you won't be either. By the way, if you are already my client be sure and refer me to your friends (assuming you are thrilled!) as most people prefer to work with an advisor that they meet through a friend. They will thank you for it, I promise!

These are not the only steps you can take to make sure your Advisor is above board but, in this day, and age I would say these are some of the minimum standards you should apply when selecting an Advisor. I hope this information helps you get the help you need and find someone you feel good about working with.