

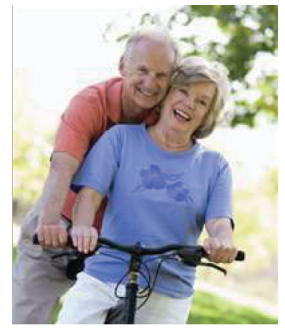


Signature Advisory Group

4801 Linton Blvd., Suite #11A-520, Delray Beach, FL 33445

Cell: 561-302-5760

Email: Sara@SignatureAdvisoryGroup.com



Sara Finkelstein, RFC®, RSSA®
Registered Financial Consultant
Registered Social Security Analyst

Protecting A Lifetime Of Memories

Finding Your True Passion

Finding true passion in our lives is part of our own individual destinies. We seek passion in every area of our life and involve the people closest to us in our opinions and choices regarding what we truly want in life. We live and breathe it; expressing it in many different ways. Be it through pictures, actions or incorporating it into our everyday lives.

Passion for helping others

Mother Teresa had a passion for helping the neediest of people in Calcutta. Her passion took her to the slums of severe poverty to fulfill her passion of helping others that were in dire need. Her desire was so strong to be there for the hopeless outcasts that were shunned by everyone.

Her passion to love and care for these people drove her day and night to see to it that these people had hope and love in their life by showing them she cared and doing everything in her power to see to it that they were taken care of. She made a difference in their life. That was her genuine passion in life. By her love for them brought a desire that drove her to do everything in her power to improve their circumstances. Even if it led her to have to live much like they did. She did it because her loving passion led the way.

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Inflation and Your Income

With every year that passes, our cash or fixed assets lose value because of inflation, and the cost of our necessities continue to increase.

Older Americans can remember the times when interest rates were low and the word inflation was rarely used or heard. However, during the past 50 years, as our economy has become more intertwined with the other nations of the world, inflation has become more a part of our vocabulary and something we must be regularly concerned with.

And for America's growing number of retirees, inflation is more than just a concern, but something that we must constantly worry about. Each year, inflation increases the cost of health care, food, transportation, our housing and almost everything we need or want gets more expensive. This is bad news for practically everyone, but it is especially bad news for the many retirees who are on a fixed income and have limited cash reserves.

As inflation slowly increases, the cost of almost everything retirees will be forced to cut back on their expenses or find new sources of income. In most cases, this means they will eventually be forced to start depleting their cash reserves, and hope that their money will last until they die.

While a slow inflation rate of 4 percent might not appear threatening, remember that over a 10 year period that 4 percent grows to 40 percent – meaning that the cost of everything has or is going to increase by 40 percent.

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AUGUST 2024 Interesting Facts:

-The Mosque of Paris helped Jews escape the Nazis by giving them Muslim ID's during WWII.

-According to a study, Twitter and Facebook are harder to resist than tobacco and alcohol.

-The closest point in the US to Africa is Quoddy Head State Park, Maine.

-The 'Cobra Effect' is where an attempted solution to a problem actually makes the problem worse.

-The chills you get when you listen to music is called "musical frisson".


-The most common name given to a pet goldfish is "Jaws".

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Finding Your True Passion

A passion to travel

Some people have a passion for traveling. From one place to the next, most of these working folks travel on their vacation time they get once a year. Paid vacation or not these people live and breathe thinking about what they will do on their vacation. They have the whole year to wait and plan for the vacation time.

These people have their vacation very well planned out by the time the actual vacation time arrives; the passion of thinking, living and breathing all through the year; a perfect vacation, get away.

This passion of thought lays ground for the future. The wheels are turning all year long. It takes genuine thoughts and feelings that do help release stress too; by always day dreaming, thinking and viewing travel brochures. It also helps lower blood pressure and calm the soul; during the year by lowering stress levels by having this desire-sum choice of a path of passion.

Conclusion

Whatever your passion is will take you further to the destiny of your chosen passion. What we think, feel and say helps guide us to the future of our desires. No matter what your passion is; believing in all that is good in life and having faith in the future; will up lift your soul and create less friction in your life.

"Above all, be true to yourself, and if you cannot put your heart in it, take yourself out of it."-Unknown

Inflation and Your Income

In order for retirees to maintain their same standard of living, they must find significantly more income in order to maintain their same standard of living. For example, if you are currently spending \$50,000 a year to maintain yourself or your family, you will need to increase your income to \$70,000 to keep the same standard of living.

For most retirees, this will involve a combination of both factors: Closely monitoring your expenses, and more closely monitoring your investments and/or financial reserves.

However, you really can't afford to wait. Each year that passes without you compensating for inflation means that you lose that much buying power to inflation.

Retirees do not need to panic because of the continued inflation because while inflation eats away at buying power, as a general rule the same inflation increases the dollar value of your investments.

The obvious solution is to have your cash reserves and investments grow faster than the combination of the inflation rate and your spending. This is not a difficult process, and can readily be achieved by strategically positioning assets, without sacrificing safety or guarantees.

A Financial Planner can assist you in making sure your assets are invested wisely. Why wait? Contact our office today.

"It is 'NOT' about how much money you've accumulated, It is about how much you can spend!"

– Lewis Nason

3 Activities to Enrich Your Golden Years

- Learn arts and crafts!

Arts and crafts aren't just for children; it's basically for everyone. Aside from adding another talent on your skill set, working on a craft like building models, sketching, origami, pottery, or painting creates a state of mind that greatly improves focus, and gives you a feeling of accomplishment.

- Ride a bike!

Riding a bike is the same as jogging to some extent, in terms of health benefits. The big difference here is that you can reach farther places, and it is easier on you physically. A ride on a sunny afternoon around the neighborhood gives you a good opportunity to break a sweat and sometimes catch up with your buddies next door. Double check with your doctor to ensure safety.

-Stay Social!

Board games, card games, and/or bingo are all great ways to stay connected with your friends and family. It can be as competitive, or friendly as you wish. The fun is endless as you can always switch up games. Best part of these games are that they provide a great catalyst for conversation.