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Safe Money Retirement & Estate Planning Strategies

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Resist last-minute errors as you head for the door

At work, most people try to hit the ground running when they arrive in the morning. But how you finish out your workday may be just as important to your productivity. Instead of trying to pack as much as you can into your last few minutes, increase your efficiency by avoiding these activities:

- Big decisions. You're rushed, you're tired, and you're focused on going home. Any decisions you make in a hurry usually won't be as successful as those you consider when you're fresh.
- New projects. You won't make much headway during the last 10 minutes of the day. Make a few notes if you must, but don't try to get a jump start on important work when you and your co-workers are finishing current jobs.
- Leaving people hanging. Take a look at your commitments from the day. If anyone is waiting for a return phone call or a quick email, get back to him or her before you leave, as long as you can answer questions quickly and succinctly. You want people to know you value their time.
- Obsessing over uncompleted tasks. Checking your to-do list can lead to frustration if you worry about the tasks you didn't accomplish. Concentrate instead on putting tomorrow's to-do list together and getting a fresh start in the morning.
- Not saying goodbye. You'll build better relationships by taking the time to say good night to your co-workers and boss. You don't have to linger, but you should make sure people know you're leaving and that you look forward to seeing them tomorrow.

IMPORTANT: Wish YOUR retirement plan allowed you to...

- Participate in potential double digit market growth
- Create a stream of money you can't outlive
- Grow your wealth tax free
- Safeguard your principal so you do not lose money when the stock market drops

Now it can! Call me to see if you qualify for my proprietary 101™ Plan. A truly unique way to *Grow Rich Safely*.

Monthly Quiz

Easter Quiz

1. What does Mardi Gras have to do with Easter?
2. What is the origin of the word "Easter"?
3. Where did the tradition of the Easter Bunny come from?

(Answers found on page 3)

Did You Know?

- **Time Travel depictions in films and TV are banned in China.**
- **1 in 5 people in France have experienced depression making it the most depressed country in the world.**
- **Researchers are debating on adding internet addiction to the list of mental disorders.**
- **Canada consumes more macaroni and cheese than any other nation in the world.**
- **Other than humans, black lemurs are the only primates that can have blue eyes.**
- **According to a scientific survey: A beautiful face attracts more partners than a beautiful body.**
- **It takes 8 minutes and 20 seconds for light to travel from the Sun to the Earth.**

**Thanks edidyouknow.com*

Health in the News

Link found between stress and stroke

Stroke is a devastating experience in which blood is cut off from a part of the brain. It can have many contributing factors, and one of them, Physicians now say, is stress.

According to the journal *Stroke*, researchers looked at medical records of more than 6,000 men and women who participated in a 16-year study. As part of the study, participants' anxiety levels were measured. Over the course of time, 416 people suffered at least one stroke. The researchers determined that the risk of stroke rose 14 percent among individuals with higher anxiety levels, as measured in terms of such symptoms as extreme nervousness, tension, and general stress.

Participants with especially high rates of these symptoms were identified as having an increased risk of 33 percent. One possible connection: Anxiety and stress often lead to unhealthy habits like poor nutrition, smoking and drinking, and lack of exercise. Stress also contributes to higher blood pressure, one of the culprits behind stroke.

Stress leads to many health problems, so it shouldn't be overlooked by anyone who wants to lead a long life with reduced risk of stroke and other diseases.

Don't let computer screens damage your eyesight

Millions of workers suffer from symptoms related to Computer Vision Syndrome (CVS). It's a temporary but unpleasant condition caused by sitting in front of a computer monitor for too long.

Symptoms include dry, burning eyes, blurred vision, delayed focusing, altered color perception, and headaches. The cause? Studies suggest that CVS sufferers do not blink enough when sitting in front of the screen, which results in dry eyes.

To alleviate CVS, use eye drops to lubricate your eyes. Other recommendations include stepping away from the computer for brief periods, using anti-reflective screen filters, readjusting monitors to soften display colors, and wearing tinted glasses.

Answers to Quiz

1. Mardi Gras is the last day to indulge before lent.
2. It was the name of a spring goddess.
3. The tradition of the Easter Bunny comes from the ancient Egyptian hare, a symbol of fertility, and later continued in European customs.

Thought of the Month...

"You have succeeded in life when all you really want is only what you really need."

- *Vernon Howard*

"For my part I know nothing with any certainty, but the sight of the stars makes me dream."

- *Vincent Van Gogh*

Referral Corner

I want to thank you for your referrals over the years. We always ask our clients, "If they can just refer us one client per year, it would help us immensely." We are grateful to everyone who's referred someone our way, and we always love to have new people become part of our inner circle of friends and family.

Simply send them this newsletter, and have them bring it in or call and we will give you and them a pair of tickets to the movies .

Who Wants to Win Free Tickets to the Movies?

The risk of stroke rose 14% among individuals with higher anxiety levels, as measured in terms of such symptoms as extreme nervousness, tension, and general stress.

(A) True (B) False

Email to Answer...eric@consumers-insurance.com

The first person with the correct answer to the Question of the Month will receive a pair of tickets to the movies – just for reading this newsletter. Many times the actual answer will be IN the newsletter so you will want to read the whole thing to make sure you have the correct answer.



Sweet and Spicy Chicken Wraps

Makes 8 Wraps

Ingredients:

- ½ Cup mayonnaise
- ¼ Cup finely chopped cucumber
- 2 Tb Honey (divided)
- 1 tsp. cayenne pepper (divided)
- Ground black pepper to taste
- 2 Tb olive oil
- 1½ pounds skinless, boneless chicken breast halves - cut into thin strips
- 1 cup thick and chunky salsa
- 8 (10 inch) flour tortillas
- 1 (10 ounce) bag baby spinach leaves

Directions:

1. Mix together the mayonnaise, cucumber, 1 tablespoon of honey, 1/2 teaspoon of cayenne pepper, and black pepper in a bowl until smooth. Cover and refrigerate until needed.
2. Heat the olive oil in a skillet on medium-high heat, and cook and stir the chicken breast strips until they are beginning to turn golden and are no longer pink in the middle, about 8 minutes. Stir in the salsa, 1 tablespoon of honey, and 1/2 teaspoon of cayenne pepper. Reduce the heat to medium-low and simmer, stirring occasionally, until the flavors have blended, about 5 minutes.
3. Stack the tortillas, 4 at a time, in a microwave oven and heat until warm and pliable, 20 to 30 seconds per batch.
4. Spread each tortilla with 1 tablespoon of the mayonnaise-cucumber mixture, top with a layer of baby spinach leaves, and arrange about 1/2 cup of chicken mixture on the spinach leaves.
5. Fold the bottom of each tortilla up about 2 inches, and start rolling the burrito from the right side. When the burrito is half-rolled, fold the top of the tortilla down, enclosing the filling, and continue rolling to make a tight, compact cylinder.

**Thanks allrecipes.com*



5 Financial Tools

To Protect Your Wealth from a Stock Market Crash



Market Linked CDs

A market linked CD is a Certificate of Deposit that offers protection of principle with the opportunity for higher growth during good years based on stock market performance. Growth is typically linked to a basket of stocks or commodities. Most MLCDs are issued by well-known banks such as Bank of the West, Barclays, Citibank, Goldman Sachs, HSBC and JP Morgan. They can also include longer maturities than a typical CD. Be sure to read the fine print to ensure your principle is insured by the FDIC. When the market goes down you would enjoy little if any growth, however your principle will still be protected.*



Positive Cash Flow Real Estate

After the Stock Market bubble burst in 2007, property values in most areas of the country declined and many investors soured on real estate. However, rental properties with positive cash flow performed well. The rental market remained strong, thanks to the reduction in credit, home buying became more difficult and many people needed places to live after losing their homes to the banks. In some areas, you were able to buy solid properties at prices from the 1960s -- while rents stayed at their modern prices or even went higher.**

Annuities

Annuities are a financial tool backed by insurance companies. The benefit of annuities is that you can rollover funds from qualified plans like 401(k)s and IRAs without paying tax or penalties. These financial tools are guaranteed to protect your principle, and can often be used to secure a steady cash flow during their retirement years. However typical guaranteed growth rates can be quite low.



Hard Money Lending

Hard Money Lending is simply a private loan from you to another party, typically backed by real estate as collateral. These types of loans are very popular for real estate investors who are fixing and flipping homes, because they can't qualify for traditional financing. The interest rate earned can be 12-15% and is agreed upon between the lender and the borrower (some states require licensing so please do your homework). In this strategy there is no risk of loss in the stock market, because your money is not in the stock market. Other risks are reduced by ensuring the collateral securing the loan is valued higher than the loan amount, however as with any investing, there is still risk of loss.



Precious Metals

Precious metals provide a useful and effective means of protection during a market crash for several reasons. First, Gold and Silver have inherent value as a product, while paper money has no value except for the fact the US Government says it does. While their value can fluctuate, sometimes wildly, there tends to be an inverse relationship between the stock market crashing and the price of precious metals. During the Great Recession gold prices doubled, while the market crashed over 40%.

Bonus Wealth Protecting Strategy:



Cash Value Life Insurance

The cash value of permanent life insurance policies (with the exception of variable life policies) will never decline because of a market crash. Most policies actually have a guarantee that will allow your cash value to continue increasing over time, tax-deferred. Permanent life insurance policies can be very expensive unless done with a professional who is educated on lowering costs to the bare minimum.

*(<http://www.thinkadvisor.com/2012/05/22/fdic-warns-on-risks-of-market-linked-cds>)

**(<http://www.dailyfinance.com/2014/05/22/rental-properties-they-could-be-your-cash-flow-machine/>)

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