



Debra L. Sears

And in the End, the Love You Take is Equal to the Love You Make ~ The Beatles

Spring is such a beautiful time of the year. It is a time for renewal... planting and watching the world come to life from the solace of winter. We have control over what kind of a day we have for the most part. If we

set out to be happy we usually will end our day that way. The time that we each have been given is truly our own gift. What we choose to do with that gift is a very personal matter.

There have been many quotes, songs, Bible verses, etc. that lend themselves to this mind set. Everything is connected. If you plant tomato seeds you will always get tomatoes...we reap what we sow. If you meet a total stranger and smile...the vast majority of time the stranger will smile back. Try it...it's fun!

As you ponder with yourself and determine what is most important to you I think of the family that I have and how blessed I am to have them. I would do anything for them. It is equally important that you take care of yourself...for their sake. Many of life's events can be predetermined. Prepare for them and they will be another stepping stone in your journey through life. If you do not plan, there is an opportunity for a disagreement. I am talking about having to make choices adverse to what you would like to see happen. This could be in the face of illness, injury, disability, lack of financial means, retirement, etc. I spend my day each day helping families plan for what they want to happen and prepare them for what may happen that is for now unforeseen. This creates peace and happiness.

As health insurance continues to be an increasing financial expense, so does the cost of the medical treatment and supplies. It is important to know what you have and how to use it. It is not uncommon for any of us or our students to take a Spring Break trip. Do you know how your insurance works outside of your local area? What if you travel outside of the country? Take the time to review your policies and know where you stand on this issue. Also "wellness" or preventive" checkups can be very beneficial to you. Know what that includes.

If you would have a disability could you continue to pay the expenses as they are now? I cannot stress enough the importance of protecting your income. If you have disability insurance, do you know what you would really net for your take home pay? Do you know how this would be taxed? How does that compare to your regular earnings? Would you have to change your lifestyle or depend on family? Dig it out and let's look at it.

As we all age we think of the next step in our journey. We watch our parents walk before us. How many of us know what will happen to our parents when they need a little extra care? When does it make sense to leave the house and move into an easier more enjoyable, better suited for our needs, dwelling? Does this

always have to be a fire drill? No planning is usually the reason that it is a forbidden subject and met with resistance. No planning causes insecurities and what ifs. This is a time when family can become divided rather than to stick together when you need that team the most. Don't put your family in that position and then be dissatisfied later. Be responsible and do a little planning. It is a relief!

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Your nest egg should be protected at all cost. We suggest tax-deferred, fixed annuities. They are safe! They accrue tax deferred, you cannot lose principal and you have access. I listen to many financial planners. The average return (after taxes over the course of 50 years) is about 3%. If you can accomplish that and more without the gamble of losing principal, should you accept risk? These also have stated beneficiaries and are paid directly to the heirs at the time of death. This saves time and dollars.

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