

VOLUME 7, ISSUE 3, DECEMBER 2018

Safe Money NEWS™

**PROTECT YOUR
CREDIT CARDS DURING
THE HOLIDAYS**

**WARTIME
CHRISTMAS
DURING THE
WINTER OF
1942**

**LIFETIME
RETIREMENT
INCOME**

**KEEPING
GOOD
RECORDS
IS GOOD
BUSINESS**

**PROTECT YOUR
MEMORIES
TO PRESERVE
YOUR LEGACY**

**AVOID
MARKET RISK
WITH FIXED
ANNUITIES**



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SAFE CREDIT IN THE HOLIDAY SEASON

By Steve Dinnen

On a recent trip motoring through Greece, we pulled into a service station and gassed up. I handed the clerk my credit card.

"PIN?" he asked.

"No."

"No PIN?"

"No, no PIN."

This conversation wasn't moving much. But he understood the situation enough and was able to process the payment using just the chip embedded in my US-issued credit card.

To combat fraud, European credit card issuers have opted for a two-stage security process. In addition to sticking a microchip in the card that is read when it is scanned, the cardholder also needs to have a PIN. He or she enters it when the transaction takes place.

If that card is lost or stolen, the new possessor is likely out of luck without that PIN. It's anyone's guess as to why the Americans haven't adopted this measure, since they just spent billions of dollars to issue new cards nationwide that carried the chip. Couldn't they have added the PIN feature at the same time? Debit cards use them, so why not credit cards?



wallets. They're getting safer year by year, but trouble seems to lurk around every corner where billions of financial transactions are concerned.

If you're buying online with a credit card, look for an "S" to be tacked onto the "HTTP" in the web address line. This stands for "secure," and indicates that the merchant is scrambling communications between its website and your browser. That should keep the bad guys at bay. (HTTP, btw, means Hyper Text Transfer Protocol, which is the protocol over which data is sent).

Most merchants these days also will ask for your CSC – card security code. This is a three-digit numbers group that is separate from your account number. Thanks to these transactions taking place at the speed of light, the merchant is transmitting your data to the card issuer

and instantaneously halts the purchase should those numbers not match.

Of course, anyone who holds your card and isn't blind also knows that CSC (thus, the PIN is to my way of thinking a better idea).

Now, if you're at a restaurant or department store and use your card, you're going to get a receipt to sign. Bank of America advises that if you see any blank lines on that receipt, draw a line through it to make sure no one can come in after you and pencil in some fresh numbers.

If you have a choice between a credit and debit transaction with the same bank card, experts say you should choose credit. There are stringer fraud protections with credit cards. And if something bad does happen, a credit card liability is capped at \$50. With a debit card it's

\$500, or in some cases more.

Plus, bear in mind that your debit card is linked to your bank account. Not so with a credit card.

Have a merry, safe shopping, holiday season.



About the Author: Steve Dinnen

Steve is a freelance writer specializing in financial and travel news. He received his Bachelors Degree from Drake University and his Master of Journalism from Oklahoma University.

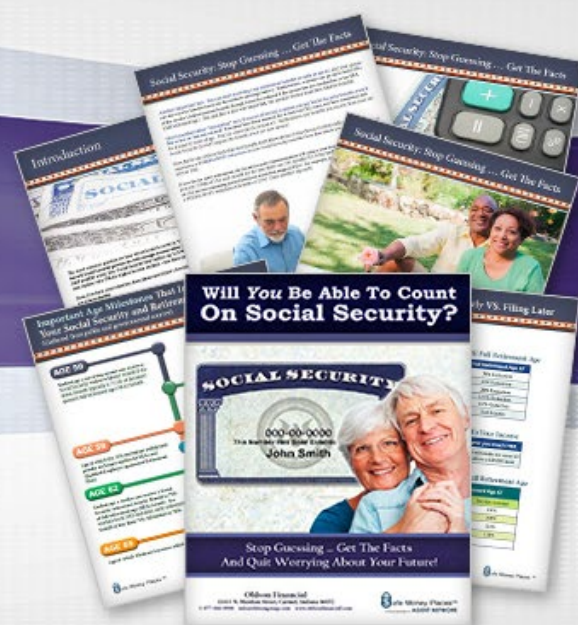
Mr. Dinnen served as Sr. Business Reporter for the Des Moines Register, Business News Editor for the Indianapolis Star and served as Editor (freelance) for the Christian Science Monitor of its weekly personal finance column.

Email: paudel2001@msn.com.

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STOP
GAMBLING YOUR
RETIREMENT?**

GET 6 FINANCIAL SAFETY TIPS

PERSONAL FINANCE



KEEPING GOOD RECORDS IS GOOD BUSINESS

By TMA Small Business Accounting

Maintaining good records is important to help meet your tax and legal obligations. The right record-keeping system not only helps satisfy these obligations, but it may save you money and time. Here's what to consider for your record-keeping system.

What Records Do You Need to Keep?

The first step is identifying the records you need to maintain. The obvious examples include leases, contracts, payroll and personnel records and a range of accounting and finance information, such as invoices, receipts, checks, payables and inventory. Please consult a professional with tax expertise regarding your individual situation.¹

How Do You Want to Keep Them?

Record maintenance can take three basic forms:

Paper-based: It's old school, but maintaining records in file folders stored in a metal cabinet may be sufficient, though at the risk of files being damaged or destroyed with no backup.

Computer-based:

Maintaining records on computers save space and make records management easier. Consider backing up files and keeping them off-site.

Cloud computing:

Records are stored and managed on the internet, offering possible savings on software, reducing the risk of lost data and providing access from any location.

What Software Should You Use?

The right software can make life more productive; the wrong software may cost you time and money.

When shopping for software, consider:

The size of your organization. Do you want an easy-to-use package, or are you able to hire a dedicated employee to take advantage of a more sophisticated alternative? What sort of training and support is provided? Without the right measure of either, your software may not be the productivity tool you envisioned. Is specialized software available? The needs of different professions can

vary greatly. Specialized software may have capabilities not available with more generic software. What are its mobile capabilities? If you operate your business from the road, you may want your software to have robust mobile features.

The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties.



The TMA Small Business Accounting, P.C. staff have been delivering professional services to small businesses in Central Indiana for over 20 years. Having worked with hundreds of small business clients, we have significant expertise with a wide variety of service businesses in Indiana. We have especially strong experience and expertise in working with businesses in the healthcare (medical, dental, etc.) and foodservice (restaurants, caterers, etc.) industries.

Contact Info:
[\(317\) 571-8080](tel:(317)571-8080)
info@tmasba.com
tmasmallbusinessaccounting.com

LIFETIME INCOME

By Raymond J. Ohlson, CLU, CRC, LACP

Many Americans work all of their lives trying to accumulate the nest egg that will take care of them and their family during the golden years. It's a tough job to save with all of the needs along the way... a home, braces for the kids, college tuition, cars, etc.

Retirement should be a time to settle back and enjoy a new stage in your life, but leaving the daily grind of work is often a difficult transition for recent retirees. Not going to work every day can be frightening, but realizing you will be living off of your savings/ social security can be even

more intimidating. This transition could be challenging and difficult for all, but it doesn't have to be. There's a way to reduce or eliminate their fear of the future. This fear rests in not knowing the answers to several important questions...



1. Where will additional money come from in addition to social security when I retire?
2. Will that income last for the rest of my life?
3. How can I be sure?
4. Will my spouse be in financial danger if I pass away?
5. How do I avoid making a mistake when planning my retirement income?

Today, retirement is quite different than it was for previous generations and it will continue to change, becoming more difficult for future generations. Why?

People are living longer, so the money must last longer. Our clients want to stay in a lifestyle to which they have become accustomed. Plus, we must factor in inflation. Inflation at 4% (the past 20 year average is 3.6%.) This can have a devastating effect on spending dollars. It's also important to understand that the healthcare inflation rate is more than double. These factors alone require far more individual planning for retirement than just one generation ago.

None of us can afford to make mistakes in retirement. It's different than making a mistake at age 26, 36, 46, or even 56. At those ages, most of us can still recover. But recovering from a financial miscue at age 66 or older is far more difficult today. Today's pre-retirees and present retirees need to have a plan, and not just a product. Retirees need solutions and assurances. They need the services of a trusted advisor

who can provide a guarantee regarding their retirement income. Every person at or nearing retirement should participate in a complete review with their advisor. Together with their advisor they can implement a plan and monitor its progress over the years.

As financial services professionals, we can help our clients determine the best places to put their money so that it's safe, and so they can take advantage of all the legal tax advantages that could save thousands of dollars in retirement income. We can customize retirement plans that will guarantee our clients an income for life.

The questions are simple... How much do you need, and when do you need it? Do you have a lifetime income plan that's being monitored and maintained? If not, please give the Safe Money Agent Network a call, and we can find an agent to assist you with a customized retirement plan.

Call Safe Money Places Agent Network: 1-877-844-0900, or visit <http://www.safemoneyagentlocator.com/> to find an agent in your area.



**About the Author: Raymond J. Ohlson CLU, CRC, LACP
CEO & President of The Ohlson Group, Inc. and SMP International, LLC**

Mr. Ohlson entered the insurance business while completing his Bachelor of Science Degree at Ball State University. He quickly qualified for the Million Dollar Round Table (MDRT) of which he is a Life Member. He also received his Chartered Life Underwriter (CLU) designation from the American College in Bryn Mawr, Pennsylvania.

Mr. Ohlson, a former life insurance company president, currently sits on college and hospital boards and is a published author. Raymond J. Ohlson can be reached at:

Email: rohlson@ohlsongroup.com.

YOUR LEGACY IS MORE THAN JUST YOUR ESTATE, SO KEEP YOUR MEMORIES SAFE!

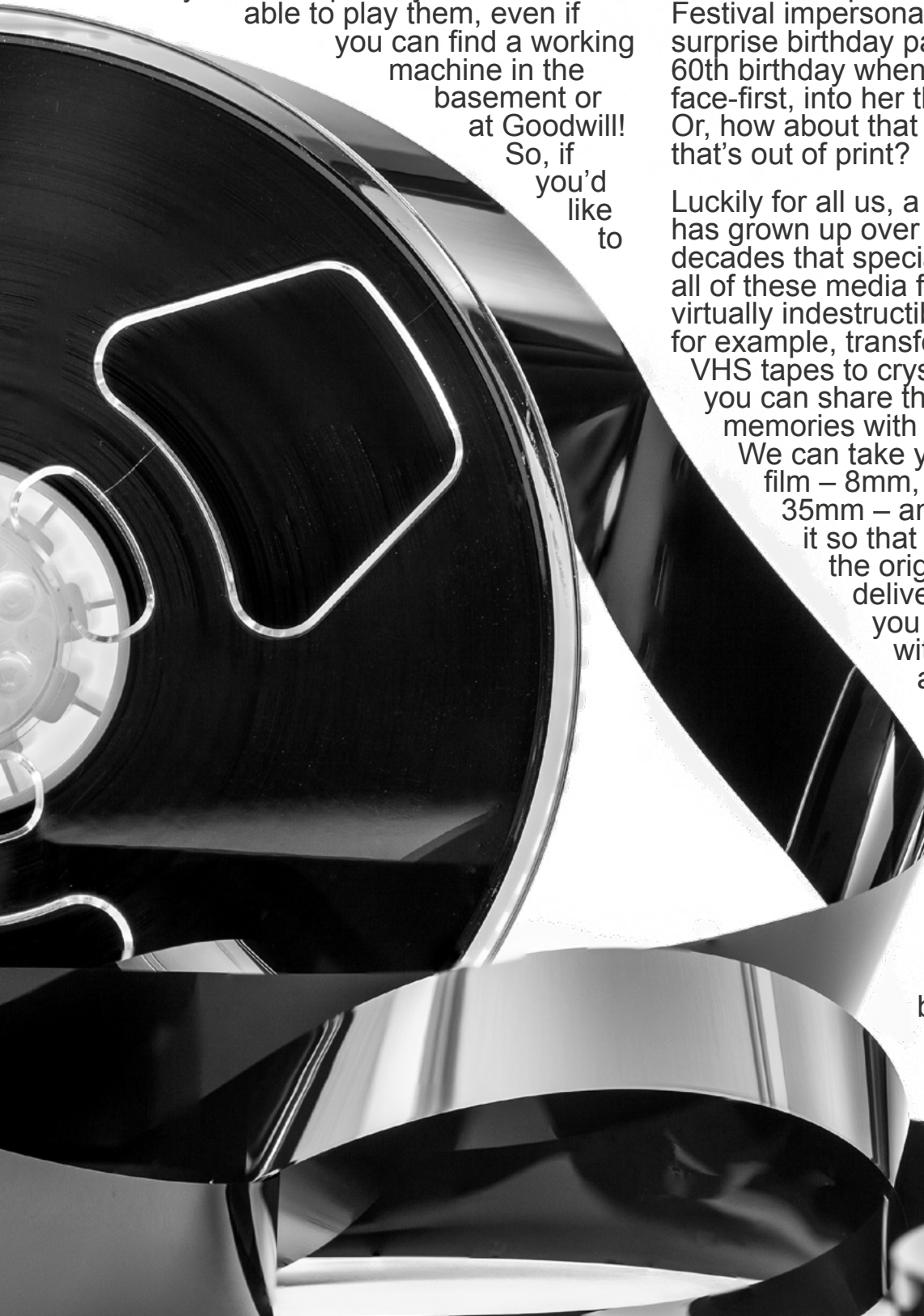
By Al Stone

About twenty years ago, I bought my dad a voice-activated audiocassette recorder. He was in his mid-80s at the time and almost completely blind. I told him, "Dad, just talk to the tape recorder and tell your life story from 1912 to the present." He agreed and over the next year or so Dad recorded about eleven or twelve hours of his personal history. Since then, and especially since Dad has been gone a long time, I've transferred those cassettes to CDs and .mp3 files for my five siblings and all of our kids and grandkids.

In the financial planning and insurance business, we hear the term "legacy" tossed about frequently. Usually, the term refers to our financial legacy – our estate – that includes, of course, life insurance and other financial holdings. But I'm here to remind you that "legacy" covers much more territory than just money. In fact, as I mentioned above, it includes dozens and dozens of "things" that probably have no intrinsic dollar value at all. For example, I'm guessing my Dad's audio recordings wouldn't fetch much at a garage sale, but to all of us Stones, they are priceless!

When it comes to those "one-of-a-kind" family treasures, here's a fact you might not be





aware of: old audio tapes (reel to reel, cassettes, micro-cassettes, and even those "classic" 8-track cartridges) and your family video cassettes (VHS and BetaMax) are deteriorating every single day. At some point, you won't be able to play them, even if you can find a working machine in the basement or at Goodwill! So, if you'd like to

watch your Aunt Martha and Uncle George dance the samba at Cousin Chrissy's wedding back in 1983, you'd better hurry! The same goes for Little Julie's first hit in Little League baseball, Junior's solo performance at the Fall Festival impersonating Elvis, or that surprise birthday party for your mom's 60th birthday when she slipped and fell, face-first, into her three-layered cake! Or, how about that favorite record album that's out of print?

Luckily for all us, a small cottage industry has grown up over the past couple decades that specializes in transferring all of these media formats to current, virtually indestructible formats. We can, for example, transfer all of your old VHS tapes to crystal clear DVDs, so you can share those precious family memories with generations to come. We can take your old home movie film – 8mm, Super 8, 16mm, even 35mm – and enhance and restore it so that it looks better than the original in many cases – delivered to you on DVD that you can copy and share with friends and family around the world.

Oh and one more thing. Among the most enjoyable projects I get in on occasion is what I call "Individual Tribute" videos that we produce for a special occasion: anniversaries, special birthdays, retirement parties, graduations, and, quite often, memorial services. For these videos, we transfer

all sorts of media to DVD – photos, slides, video tapes, home movies, newspaper articles, yearbook photos, bowling trophies, and audio tapes... just about anything we can scan or photograph, we can put into your special tribute video!

Aside from my “not-so-subtle” commercial message, my point is simply this: Don’t put off transferring those memories to modern formats. Contact me through your Safe Money Places agent or just take a look in your local community for a company that does this kind work. Back in 1991, I helped one of my closest friends start his own business (Home Video Studio) that today has grown into an international concern. Look him up online: www.homevideostudio.com.

And think about this scenario for a moment. What do you think that most victims of home fires try to grab as they’re rushing their family and pets outside? Their jewelry? Their flat-screen TV? Their computer? (Well, maybe their computer!) Surveys show that most families try to save their family photos and videos. Because they are priceless and usually irreplaceable. But, if you’ve transferred all of your audio and video media onto discs, you could place a copy of each one in a small safety deposit box or give complete sets to other family members ... or both! You could probably transfer every single movie, video, audio, photo, and slides onto a dozen or fewer DVDs or CDs – about the size of shoebox. And you’ll have a collection that will outlive several generations of your family.

By all means, be sure to take care of your financial legacy by working with your Safe Money Places Agent, but don’t forget those other priceless treasures stored away in a closet, desk, or dresser. That’s as important a legacy as you can leave as anything else!



About the Author: Al Stone, Video/Audio Engineer

Al Stone - an announcer in the heyday of WNAP-FM, Indianapolis - began by providing musical identification packages (jingles) to advertisers all over the country. His classic radio voice, writing skills, musical abilities, and talents as a producer attracted business from across the US, Canada, and foreign countries.



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Period By Age

This report shows the rates of annuity rates and the rates of annuity rates for each age group. The rates are based on the rates of annuity rates for each age group. The rates are based on the rates of annuity rates for each age group.

Age	Rate	Rate	Rate
65	6.50%	6.50%	6.50%
66	6.50%	6.50%	6.50%
67	6.50%	6.50%	6.50%
68	6.50%	6.50%	6.50%
69	6.50%	6.50%	6.50%
70	6.50%	6.50%	6.50%
71	6.50%	6.50%	6.50%
72	6.50%	6.50%	6.50%
73	6.50%	6.50%	6.50%
74	6.50%	6.50%	6.50%
75	6.50%	6.50%	6.50%
76	6.50%	6.50%	6.50%
77	6.50%	6.50%	6.50%
78	6.50%	6.50%	6.50%
79	6.50%	6.50%	6.50%
80	6.50%	6.50%	6.50%
81	6.50%	6.50%	6.50%
82	6.50%	6.50%	6.50%
83	6.50%	6.50%	6.50%
84	6.50%	6.50%	6.50%
85	6.50%	6.50%	6.50%
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92	6.50%	6.50%	6.50%
93	6.50%	6.50%	6.50%
94	6.50%	6.50%	6.50%
95	6.50%	6.50%	6.50%
96	6.50%	6.50%	6.50%
97	6.50%	6.50%	6.50%
98	6.50%	6.50%	6.50%
99	6.50%	6.50%	6.50%
100	6.50%	6.50%	6.50%

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SAFETY PINS



A CONFESSION FROM 2029

By Dr. Jack Marrion

Dear John,

I have a confession to make; I've been cheating on you. It all started ten years ago, after the spring 2019 market crash. You told me that even though we'd been hit hard that we'd be all right. But John, you sounded like a broken record after saying the same thing in 2001 and 2008. Frankly, I couldn't take it anymore.

That \$100,000 you noticed missing from the checking account that year, I really didn't spend it on shoes like you thought. I bought a fixed annuity with a lifetime benefit rider. Buying the annuity turned out to be a smart move since strife and uncertainty over China caused extreme stock market volatility in 2020, 2021, 2022 and 2023. Through it all the annuity kept growing and the guaranteed income grew even faster.

I remember you suggesting at one point that we simply sell our stocks and mutual funds and put all the money into gold. Of course, after that Iranian nuclear accident in 2023 caused all the spiders to begin spinning webs of gold the bottom fell out of the market – I understand gold is down to \$35 a ton.

I know that President Gaga says this recession is simply because we were born this way and if we keep our poker face showing to the rest of the world that we will be on the edge of glory, but since China now owns our national parks as payment for our Treasury debt I'm just not as optimistic as I used to be. Fortunately, that annuity will allow me to retire this year with an income far higher than I ever dreamed and the certainty that it will be around as long as I am...a certainty you were never able to give me.

John, you've been a great stockbroker, but I've left you for my annuity agent.

All my love,

Mary



About Dr. Jack Marrion

Dr. Marrion's research on senior decision making and the financial world have been featured in hundreds of publications including: Business Week, Kiplinger, Smart Money, and The Wall Street Journal. He is the author of six books and a frequent media guest.

WARTIME CHRISTMAS

By Norm Wilkens

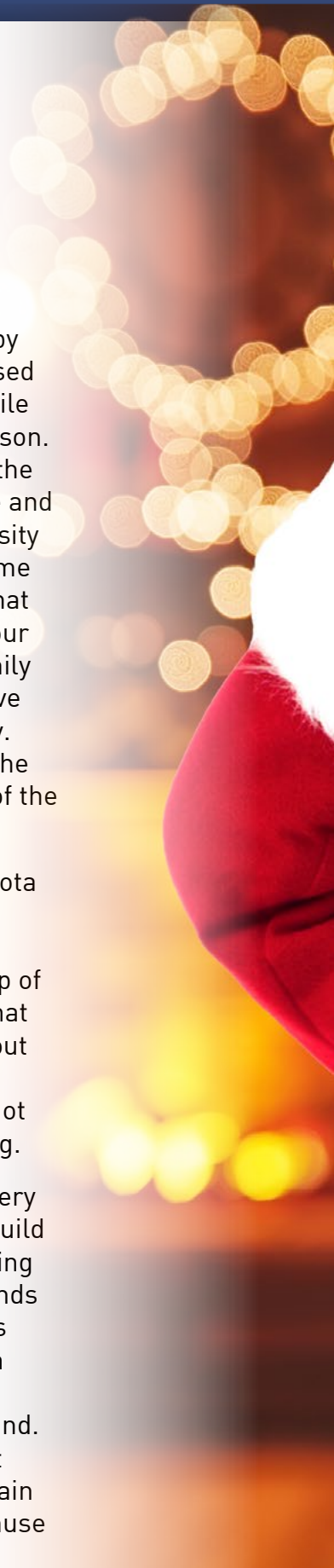
It was December 1942. The United States had been engaged in World War II for slightly more than twelve months. For a child of seven years of age, these were exciting and yet frightful times. It was a time of intense patriotism and adventure. Those were marvelous combinations for a young boy with a vivid imagination. Frightening because the news from the battlefronts was not cheerful and, in more than a few cases, devastatingly negative. The U.S. had not, as yet, turned the corner that would lead to victory in Europe and Asia. Our family, of four, plus Mary, who was part of our family, caring for my sister and me, were going to spend our first Christmas away from family and friends in Indianapolis.

My father, a family physician, had enlisted in the Army Air Corps, and had been inducted in the summer of 1942 receiving a rank of Captain. His first military assignment was at Truex Field in Madison, Wisconsin. We would spend the first Christmas of five in the military. Truex Field was a good example of how unprepared we were in America to go to war. Even though we had been engaged in the battles for over a year, the base was hardly ready for the training of men and women for war. As an example, the field hospitals had not been readied and military patients were scattered in civilian facilities all over the capital of Wisconsin. Many of the barracks were not livable having been constructed on marsh lands which led to them sinking in mud up to several feet deep.

My sister, Kathy, and I were just happy to be with our Dad again, having missed him through the summer months while he established a home for us in Madison. He selected a wonderful location on the shores of Lake Mendota about a mile and a half from the campus of the University of Wisconsin. It was a marvelous home overlooking the lake. I now realize that the people who rented the house to our family must have considered our family plight because I doubt if we could have afforded the home on a Captain's pay. It was truly exciting to go fishing off the pier or take a rowboat to the center of the lake and drop a line to catch perch.

We loved the gentle breezes of Mendota during the late summer and early fall months. When school began in September, we enjoyed the friendship of a whole new group of youngsters. That was one very positive thing to come out of the service. We made friends very quickly because we knew we would not be stationed in one place for very long.

As the weather changed, it became very cold. The snows were beginning to build and trudging to school meant detouring several blocks to avoid the strong winds off the lake. The short daylight hours were frigid and bleak. The realization of our first Christmas away began to settle in. We had become house-bound. There was no escaping the walls that seemed to capture our spirits and drain imaginations. We found things to amuse us, but nothing seemed to take the





place of staring out of the windows and wondering what it would be like to slide down the hill to the lake on a sled. We did get outside, but it was so cold, we couldn't take the chill for very long.

Kathy was almost two and a half years younger than I and was still very much in enthralled with Santa Claus. As her older brother, it was my job embellishing and perpetuating the story of the Jolly Old Elf, and carrying on as if the tradition would last forever. I know I didn't do a very good job of pretending, but it was difficult for me to sit on Santa's lap and smile at my sister while doing so.

In our family, Santa always put up the Christmas Tree about a week before the holiday while we were supposedly sound asleep. I had discovered the "Mom and Dad trick" a year or two before. I waited until my sis was old enough to appreciate my observation, and I alerted her to the charade going on downstairs in the living room. She bought that part of the story, but Santa maintained a prized position in her memory for years still to come.

As kids, we had sensed Christmas would never be the same during the war. Away from family and friends; no more decorating the outdoor trees; rationing on many of the basics that created candies, cakes and cookies. For my sister, how would Santa find

our new address? I know these images must have entered the minds of our Mom and Dad because Kathy and I observed they were going above normal to prepare us for a Christmas in a slightly different way.

There weren't as many holiday cards that first war year. My Dad received a number of greetings from his civilian patients. Most of them included a message of spirited patriotism and thankfulness for his service. I do remember getting some cards from classmates, but none from my friends at home. As December 25th drew near, the Christmas carols took on a different meaning than before. The words to "I'll be home for Christmas," had significance to me because it stressed the difference our present war time home life was to peace time. Even Irving Berlin's "White Christmas" could bring a choked-up feeling when it was played.

I'm not sure what my sister asked for from Santa that year. My requests were for "Lincoln Logs" ® and "Tinker Toys" ®. These were modest choices considering the seriousness of the war news. Those gifts had a lasting value because they didn't break easily. I knew that Christmas might never be the same again.

Then, a few days before Christmas, my parents announced a surprise that put us all in the holiday spirit. My Dad's parents, along with our

Aunt Suzie and cousin Ronnie, would be in our home during the holiday. It was instantly like old times. Once again the joy of Christmas seemed to spring forth through our household. The decorations that had seemed bland became beautiful. Even the traditional carols took on a magical luster.

Though our tour of duty kept us away from our home in Indianapolis, from that Christmas on I knew we would make it back and everything would return to normal.

Merry Christmas...and a Happy and Prosperous New Year to one and all...and "May all your Christmases be white!"



About the Author: Norm Wilkens

A nationally recognized speaker and writer, Norman Wilkens has

traveled to forty-seven of the fifty states speaking on topics of marketing, advertising and public relations.

His most noteworthy subjects include: Healthcare Marketing; Multi-generational travel and Baby Boomers - their contribution to society and economics. He is presently serving as Midwestern Contributor to California's AAA WESTWAYS Magazine.

Among Wilkens' current activities are the Butler University Alumni Board of Directors; Butler's Central Indiana Alumni Chapter Board; Chairman of the Board of Visitors for the new Communication College of Butler; Board of Directors of Ruth Lilly Educational Foundation; Salvation Army of Indiana Advisory Board and as an Elder at Second Presbyterian Church of Indiana.

Email: NormWilkins@aol.com