

Addictions

For people these things we call addictions generally refer to things that are bad, but perhaps it's all about the moderation of said activity that defines addiction. The typical connotation to addiction is generally a controlled substance such as alcohol, cigarettes or some type of drug. I've read studies that say the drug meth is one of the most addictive substances on the planet. My question is who comes up with these concoctions and then ingests them? Its mind boggling what some people will do to their bodies for a rush of energy or a good feeling.

What about the food we eat and the size of the waistlines of the people in our country? I think an argument could be made that food, especially sugar, is addictive and kicking that habit is almost impossible as we have to eat. You can certainly stay away from drugs or alcohol and never touch them again, you don't need them to be healthy and spry. Food on the other hand, you must have to survive. Some say our foods taste too good and we eat as a pleasure activity and no longer for survival. I agree with that and many have said you must live to eat and not eat to live. That's easier said than done isn't it? For me the answer is a big fat yes sadly. ☹

The 2015 dietary guidelines advisory committee just released new recommendations to limit sugars to just 10% of daily calories. Right now, people in America are eating on average 160lbs of sugar every year. When you put it like that it sounds really gross, an average size person is how much sugar the average American consumes each year. Dozens of new studies show that sugar is now considered more dangerous than salt when it comes to the risk of heart disease. One particular study from St. Luke's Mid-America Heart Institute shows that refined sugar is similar to cocaine physically, both refined white powders but the refined sugar is actually more addictive to humans than cocaine. That's something worth reading. They tested this on rats (I feel so badly for animals in labs being tested ☹) and first got them hooked on cocaine, then introduced sugar to them. Almost all of the rats in question switched to sugar for their high over cocaine. I cannot fathom what a high from cocaine feels like but we all certainly know what a sugar high is, and the resulting crash is evident with our children when they just fall apart after the substance wears off. **(cont'd on page 2)**

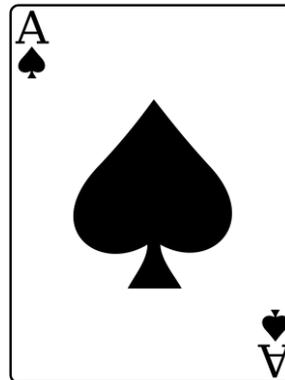
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Card Truth

We all know what this image below is, the ace of spades. Why the ace of spades? It's just a thought provoking picture to think about and I've been thinking about it for some time. When will we as a country get back to just calling a spade a spade? The old school sayings meaning the same were to call a fig a fig and to call a trough a trough. The dictionary defines this saying as "a figure of speech which explicitly calls out something as it is, by its right name." The implication here is not to lie, stretch or otherwise modify the truth and to speak honestly and directly about a topic. This specifically applies to topics that others may avoid speaking about due to their sensitivity or the unpleasant or embarrassing nature of the subject.

We've gone far beyond just the potentially embarrassing when it comes to this, we seem to live in a society where there is an eternally offended population driving absurd decisions to further specific agendas.



The past few years the old call a spade a spade has in some circles become a bad thing to just tell it like it is. I think most of us on the planet all want the same things on a large level. They are all looking to have a healthy and happy family, to be safe and secure in our existence, to have purpose and calling and to take care of our fellow inhabitants on the planet. These all seem to be basic innate human qualities we all have. I deal with thousands of people and I think we all share these main attitudes.

The divides seem to be growing over the past few years as politicians try to divide the country for political gain. First it was the 1% vs everyone else, then the rich vs. the poor, then more recently the racial divide is back in full force with selective violence. Police are mistreating people, Greeks shouldn't have to give up their pride, etc. Ironically the old sayings of calling a fig a fig and calling a trough a trough were made up by the Greeks as they translated the original Latin words!

Card Truth, cont'd on page 3

Addictions (cont'd from pg. 1)

Now it becomes no surprise that our food tastes so good and we pursue the “goodies” at every turn. Think about the food industry and the giant portion size, the proliferation of stores specializing in cakes, cupcakes, ice cream, frozen yogurt, etc. Society has an itch to scratch and of course business will be happy to help scratch that itch and make a profit from it. Food appears natural for the most part and there will always be questions around trans fats but they appear to be on their way out legislatively.

A big differentiator is refined and intrinsic sugars. Refined sugars have the potential to cause a lot of damage due to their concentration and processed nature where natural sugars aren't necessarily unhealthy if consumed in proper quantities. Another finding is that when a person is at a healthy weight, sugars are burned off as they're consumed whereas when a person is overweight, those sugars are simply stored as fat. Since a picture is worth a thousand words:



Just like many that use pot as the gateway drug to more powerful and addictive drugs later in life. People are eating sugars today that are far more refined and addictive than ever before. What we ate as kids growing up in the sweets category had nowhere near the amount of refined sugars in them so the trajectory can be very similar. I see the path some have taken who get addicted to drugs and finally clean themselves up and those who become obese and get fit are running very similar paths.

The research also suggests that if you've chronically consumed sugars the body will release dopamine's that have the same impact as drugs. The only way to avoid the aftereffects of this dopamine shot is to limit the intake of such sugars. The effects of sugar are not only the happy feeling but often pre diabetes and other harmful side effects. Sadly this is something I love, goodies. It shouldn't cost more to get an apple than a Snickers but we need to think about how we fuel our bodies, we only get one! ☺

\$ 1 Dollar \$

The good old dollar doesn't go as far as it once did, inflation has a way at eroding our purchasing power that's for sure. The dollar isn't only a monetary tool for buying the goods and services we all need, it's a great teaching tool for people as well. I know families that charge one another for swearing, if anyone in the home swears they have to put a dollar/quarter/etc. into the bucket. This is a fine way at getting everyone in your home to get on the same page with how you speak or with the unkind words to be omitted from the household vocabulary.

The dollar is a powerful marketing tool as well, think about how many restaurants have a dollar menu, it's amazing. We even have stores based on the price of everything in the building is a dollar – Dollar General, Dollar Tree, Family dollar, etc. Nowadays things are a multiple of a dollar, but the concept is powerful. Most convenience stores have dollar drink stations where you can buy any sized drink for a dollar. This has to be cutting into Dunkin Donuts & Starbucks business on the coffee end. I don't drink coffee but they're popular so it's reasonable to say the dollar drink is more attractive than the \$4 or \$5 one even if it doesn't taste quite as good! ☺

Redbox a movie for a dollar, download an eBook for a dollar, get a meal for a dollar if you buy one at regular price, the dollar as a marketing tool surrounds us in every aspect of life.

How can we use the dollar to change how we buy things if the thing costs a whole lot? We can play a game with ourselves about is the thing we're going to buy worth a dollar per use. Let's say you're considering buying a new article of clothing, shoes, dress, etc. When you look at the item and the price ask yourself if you'll use or wear this item enough to get the cost down to a dollar per wear or use. Big event things like wedding dresses won't apply here but just about everything else in life will. Play the game with yourself and see how it changes your behaviors. You may find that the thing you really wanted seems far less attractive if suddenly you realize you'll only use it three times in total and now the cost is \$33.33 per use. That may not represent a good value compared to just not getting it. This is especially true if you're upgrading something you already have that is paid for. The old thing is free per use now and if you buy the new one all of a sudden you're paying per use again for something that you were just using for free. We eventually need to replace just about everything so how long can this last? Not forever but for a long time if you buy quality items.

We sometimes find ourselves looking for old things because the quality of new things simply isn't there many times. We've gone to cast iron pans and that is an example of something that'll last you forever, unless your wife hits you over the head with it! ☺

Noteworthy News!!!

- Congratulations to the Brian Hartwell on his new job!
- Our condolences to the Ciesco family on the passing of Louis, a wonderful man, husband, brother, father, grandfather, uncle and friend.
- Our condolences to the Vander Eyk/Iffland families on the passing of Louis, a wonderful man, husband, brother, father, uncle, grandfather, great grandfather and friend.

Question & Answer

Ask any financial question you have and we'll address it here.

Q: Last month you showed auto sales data where the loans are now like home loans were in 2006 & 2007. How has the easy money impacted overall auto sales volumes?

The quick answer is they're up almost across the board. Auto sales are high and people are buying very expensive cars, mostly on easy credit. Here are the auto sales results for July as released just a few weeks ago:

Company	Yearly Increase/Decrease	Monthly Sales
GM	+0.4%	272,512
Ford	+0.5%	222,731
Honda	+1.7%	146,324
Toyota	-0.2%	217,181
Fiat Chrysler	+1.8%	178,027
Diamler AG (Benz)	+0.2%	27,526
Nissan	-2.3%	130,872
BMW	+2.1%	26,970
Hyundai	+1.7%	71,013
VW	+0.2%	31,300
Tata	+0.1%	40,154
Volvo	-0.1%	5,619
Porsche	-0.4%	4,730
Mazda	-2.4%	27,157
Audi	+20.8%	17,654
Mitsubishi	+4.3%	7,868
Subaru	+10.5%	50,517
Kia	+7.7%	56,311

We'll see how long this run of strong auto sales lasts when it's all being financed on credit. History shows this isn't a good way to do things. ☺

Card Truth (cont'd from page 1)



I don't see how calling a spade a spade is racist nor do I want to see the division of our country continue. We must unite to be strong and unified, division only weakens and distracts us from the overall goal. The things that being portrayed by the media are so selective in nature but they're the focus of everything media.

Take the rich vs poor argument they're mostly gone as they've exhausted their political capital and no longer work to serve an agenda. There is no longer any real anger or paranoia about the rich vs. the poor. It'll be back in vogue at some point and I'm sure this is a big talking point in Greece now as they face the brink of bankruptcy. The concept of using a division strategy as an agenda is a joke on every level. The illegal immigrants are a perfect example of something that is a hot potato thrown about by the media and politicians that the public is happy to buy into.

The things that matter are doing the right thing, having a set of rules to run the country and using common sense to rule the roost. There are always going to be outcast people and groups in every aspect of the globe, but we cannot dumb down the rules and laws over this, which is the path we're on. Look at our schools, we're spending a tremendous amount on the disabled and special needs population while cutting out sports and advanced programs for the people who will eventually lead our country and corporations.

This same thing is happening on many levels, the police can certainly do bad things from time to time but it doesn't make the police bad. I have a hard time with this one simply because if you're not breaking the law or doing what the police ask of you there will never be a problem, confrontation or anything else. It reminds me very much of a line from the movie Liar Liar where Jim Carrey has to tell the truth for 24 hours and one of his clients call him up asking to get him out of jail. His response was priceless, "stop breaking the law a\$\$@#\$. I think we all think these things, when will we start acting them out as a society? Hopefully sooner vs. later.

Money Quiz



This month's challenge is to quantify how much we export to Greece. We export 1.633 Trillion of goods every year across the globe, what % of our exports go to Greece? I suspect it'll be a smaller number moving forward! 😊 Last month's quiz wasn't won, the # 1 performing S&P 500 stock of 2014 was down 12.4% so far this year. This shows the last year or the last 5 don't represent the next year or next 5. Winner goes to Ruby Tuesday on us! 07/13/15:3

Smart Shopping

Being a good consumer today is just as important as earning a large income, perhaps even more so. We see people with income brackets from medium to ultra-high and the high earners are not always the most comfortable people. If it takes you 3-4k/month to live and you're simple and don't go crazy you can be very comfortable on an average income. If you're interested in keeping up with the Jones's and need to do all of the things society sells us we should do perhaps it takes 30-50k/m to live your life. Regardless of the income camp you're in, there are many ways to stretch whatever resources you've been entrusted with.

Name brands vs the no names is always a big price difference and one area I've found bothersome for some time is razors. They're simple and necessary but should it really cost \$5.00 for a plastic replacement razor cartridge? Its nuts so we look for alternatives which are plenty. You can go with an electric razor if it is comfortable for you, they last a lot longer and do need blades periodically. You can go old school with straight or single blades in a handle that is meant to last forever. This is very economical but you need to pay attention, they're not safety razors and they'll cut you deeply if you're not paying attention.

I've found a few alternatives popping up in TV and online lately as I'm not the only one put off by the ridiculous costs of razors these days. Dollar shave club is a good value as is Harry's razors, both companies committed to do something about the industries charge to add blades and costs to the good old reliable razor blade. A good tip for the razor is to dry it off and don't store it in the shower. The water somehow dulls the blades and if well-kept a blade will last an awful long time so that alone will save you money from having to replace it as frequently as if you do keep it in the shower and do not dry it off. Something happens to the metal if it's wet and that dulls the blade so if buying razors is getting under your skin think of using some of these tips to stop the bleeding! 😊 If you've got any other ideas we haven't run into yet we're happy to share your successes with others. 😊

Habit Creep

We all know habits are hard to break, so what is a simple way to slowly turn our bad habits into good ones? In our business we often talk about lifestyle creep which is as one's income grows so do their expenses. This keeps people from really getting ahead financially but it is the default way most people live, they spend more as they earn more. We say keep your life the same as your income rises and just pack away the difference until you're saving 20% of your income then do what you'd like with the rest as long as you're starting early in life. If you're a late bloomer, you'll need to save different amounts to catch up. 😊

Now to take the concept and apply it to habits that we'd like to change in any area of our life, here is the game plan. We know lifestyle creep impacts everyone and is killer effective so we're going to take some of the components of it and apply it to our goals. We know how much we earn, it's written down and we get paystubs, checkbook statements, tax returns, etc. For life we need to write things down. If we want to work out, get better at a skill, get a better job, write it down. Goals defined are goals accomplished and there is no time like the present to make them happen. Once you write them down you've taken the first step towards accomplishing them. Next we need to look at them often and build a game plan to slowly and incrementally creep towards those goals. Let's say you want to add 10lbs of muscle mass we all know that's not going to happen overnight. Sadly we could add 10lbs of fat in a week but not muscle! 😊

The trap lies in trying to do too much too fast, we want slow, easy, sustainable changes in our habits to get to the desired outcomes. A little bit every day goes a long way in getting to where we want to go. Think about how a rose blossoms, it's a slow and mythical process and if were to force it to happen we'd likely break off the petals. We don't break ourselves as people but we do stop our progress of moving forward towards our goals when we push too hard. This is tough for me especially because I do have a tendency to do things in extremes, not in moderation.

This logic of adding some muscle mass can start with just walking every day. Maybe a ½ mile at first for a week, then ¾ mile for a week etc. As you feel better and get stronger, add 20 pushups for a week, then 25, 30, etc. This creep method works for many things in life and the process can accelerate as you gain traction towards your desired outcomes. We've seen people apply the creep method in health, dumping bad habits, improving themselves, etc. The key is to have an open mind, know you can do it, never give up and be persistent. If you try and fail once don't quit just keep trying, if its truly important to you it'll happen eventually. I'm ultra stubborn so I know anything is possible if we never give up. This creep is a good one! 😊

Inspirational Quotes

- Holding on to anger is like grasping a hot coal with the intent of throwing it at someone else; you are the one who gets burned, Buddha
- This world is but a canvas to our imagination, Henry David Thoreau
- A person who never made a mistake never tried anything new, Albert Einstein
- The results you achieve will be in direct proportion to the effort you apply, Denis Waitley
- I've failed over and over and over again in my life and that is why I succeed, Michael Jordan
- It's a rough road that leads to the heights of greatness, Seneca
- Freedom is nothing but a chance to be better, Albert Camus



**We can piece the puzzle together and
make your money work for you!**

Kids Korner

Do your kids spend the summer sleeping until noon and in general just hanging out? It is summertime and the kids should get some downtime but is allowing them to sleep late every day and have zero responsibilities the way to go? It's a mixed bag based on what we hear people are doing but we're in the camp of giving them a few weeks to veg out and do nothing but then expecting them to do useful and productive things with the rest of the summer. Our kids are busy with sports and jobs this summer so there is some veg out time but not too much. I can't think of a much better way for the kids to spend summers than between sports, work, personal development and relationship building. Camps are great, get them out of their comfort zones so they can grow as productive people and add value to society as time unfolds. ☺

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