

Helpful Hints

Here is a handful of ideas to help you protect yourself in our electronic society so that people cannot steal your identity. If you have already been victimized we offer some ideas to minimize the pain so the absolute least amount of time is required for you to repair the damage.

- Do not sign the back of your credit cards, instead write "photo ID required", this will protect you if your card is ever stolen
- When writing checks to pay your credit card bill don't write your full account number in the memo section of your check, use just the last 4 digits of your account number. The bank knows your account number but the crook who steals your mail or the clerk who isn't honest doesn't ☺
- Put your work phone number on your checks and not your home phone number. If you have a P.O. Box, use that address instead of your home address. If you don't have a P.O. Box, use your work address. If a crook gets your identity and doesn't know your home address they cannot open credit in your name. Never have your Social Security number printed on your checks and never carry your SS card in your wallet. The only merchants that must have your Social Security number are financial firms, tax firms and government agencies. Your physician or hospital doesn't need it, nor does Blockbuster Video, although they all typically ask for it for debt collection purposes
- Periodically photocopy the contents of your wallet, both front and back of everything in it. Cupcake and I just did this and it's priceless to know what is in there in the event you lose or someone swipes your wallet. You'll have the phone numbers of all the credit cards, etc. to cancel immediately

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The FUN Issue

We've all had enough bad economic news in the past few months for a few lifetimes. We're going to put a lot of fun things into this issue of the newsletter to make you smile. The tough times we're all facing today will soon pass and much better times are ahead for us all. We'll make back the losses and begin to reap new profits. Don't let the news media take over your life. This will not take 50 years to recoup. Nobody knows exactly how long it will take but in prior recessions it's been from just a few months to a few years. Remember, be greedy when others are fearful and I've never been more greedy than I am right now.

With the dim bulbs in Washington throwing money at everything that has a pulse, we've come up with a new set of definitions for the many boneheads in Washington, Wall Street, Main Street and in corporate board rooms doing the wrong things: Here we go:

CEO is no longer Chief Executive Officer, it's now Chief Embezzlement Officer

CFO is no longer Chief Financial Officer, it's now Corporate Fraud Officer

Bull Market is no longer a time when stocks go up, it's now a random market movement causing an investor to mistake himself for a financial genius who has made money in the market

Bull Market is no longer a time when stocks go down, it's a 6 – 18 month period when the kids get no allowance, the wife no jewelry and the husband no sex

Value investing is no longer buying businesses for ten cents on the dollar, it's the art of buying low and selling lower

P/E Ratio is no longer price/earnings, it's the percentage of investors wetting their pants as the market keeps melting away

Standard & Poor is no longer a financial rating agency, but the new definition of your life in a nutshell

Stock Analyst is no longer a smart person who analyzes the stock of a company and makes a recommendation of buy, hold or sell, but a talking head who is about as reliable as the weather itself

Stock Split isn't the change of number of shares a company issues at a different price but it's when your ex-wife and lawyer

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- If your wallet is stolen file a police report immediately in the jurisdiction where the theft happened. Then call the 3 credit bureaus to put a fraud alert on your credit files. Equifax = 800 525 6285, Experian = 888 397 3742, Trans Union = 800 680 7289. The next call to make is to the Social Security Administration at 800 269 0271.
- When traveling, carry a photocopy of your passport
- In your car window put the sticker that the insurance company gives you to bail you out should something go wrong. If you break down, run out of fuel, lock yourself out of the car, they'll come and rescue you. Total piece of mind. AAA will do the same thing, but I've found the same service is available through your auto insurance for much less money, but they won't plan your trip. TomTom or Garmin will have to do that ☺
- Cash stash on the road. If you don't keep a lot of cash on you and live in a credit and debit card world or even if you pay cash for everything, in your car keep a small amount of money stashed just in case you're out and about and forgot your wallet at home, at the office, in the other car or in your pants or jacket pocket. We keep \$100 stashed in our cars just in case we don't have our wallet and we're running low on gas or need to stop at the store, or the rugrats need something etc. ☺
- When you're searching for a part of an old item that seems to be lost forever, try eBay. Older things are generally higher quality and made to last, but parts are sometimes impossible to find. It's absolutely amazing what you can find on eBay. The global flea market has virtually anything you can ask for. Obsolete computer parts, electronic equipment from a 75 year old radio, car parts, you name it it's likely there and at a good value to boot.
- It's easier to earn a larger income than to live on what you have. Keeping score of your monthly income and expenses is a priceless process. You'll never achieve what you could achieve financially if you don't keep score of your results. If you love a sport and were going to go to the pinnacle game in that sport, how much would you enjoy it if it were to be played without score? You'd likely think it was a waste of time. Don't live your life without keeping score of your monthly income and expenses. Keep a file or a computer program with this data in it and continue to get better at saving a bigger and bigger piece of what you earn. This is exponentially harder than just earning more money! ☺
- The American dream isn't necessarily what you may have pictured in your head. A big home with a white picket fence? The real dream should be health, happiness and family and friends without financial stress. If this needs to occur in an apartment, condo or multi family dwelling, it's all okay. The key is to eliminate the financial stress. The American dream is still there for anyone who wants it, but make sure you're really aiming for what you want before you shoot! ☺

Layoff Landscape

Layoff is a popular term today as are downsizing, outsourcing and rightsizing. All various names are versions of a company getting rid of people and people losing jobs. Never in a generation have people been more fearful of losing their livelihood. The reality of the situation is it is tough and there is a process one must go through once they do lose their job. Share this information with your loved ones to help them through any tough times they may be facing.

The first step is to realize that losing your job is just not the end of the world. It's a tough and painful time and it will pass. Emotionally it's devastating for some, especially men. The good old ego gets in the way for us males so much more than for women. Once you get past the pain of a job loss and realize you can pick up and move on it's all uphill from there. If you're having trouble getting past this stage on your own, it may be necessary to see a professional to work through this. Your physician can help you with this and if they cannot find the solution they can certainly refer you to someone who can. If this step isn't properly worked through in your mind, it'll be difficult if not impossible to move on and may ultimately lead to depression, which is a terrible thing for anyone to have to deal with.

Once you're beyond the mental aspect of this it's time to realize that no matter how bad the media tells you the economy is, anyone with due motivation will find another job. In the end, people often find a better job and look back and say the situation was the best thing that ever happened. The path to this outcome may not always be crystal clear. Maybe initially you'll take a pay cut, change your geography or change the industry you work in. I suspect the auto industry will shrink in the coming years and the alternative energy industry will grow. This shift isn't bad, it's just reality so be open-minded and don't eliminate options just because you've always done a certain thing. Remember, if you always do what you've always done, you'll always get what you've always gotten.

When you begin applying for jobs, the squeaky wheel gets the grease. You cannot just apply for a job and sit back, waiting for the phone to ring. You must be pro-active and reach out to employers by following up and being persistent, but not bothersome. Employers want people who are going to be motivated, work hard and get the job done. They don't want deadbeats who are just going to fog the mirror and collect a check. Show employers who you are before they hire you!

If a job loss happens, be sure to stay covered with your medical benefits, budget wisely, preserve your cash and make wise decisions with your pension and retirement plans. We can help with the pension plan calculations in figuring out which payout option makes the most sense for you. We can also help with getting your retirement plans out of the prior employer and to where you want them. ☺☺☺

Noteworthy News! ! !

Fun Continued from page 1

- Congratulations to Jessica Jervais and Matt Tiddes on their recent wedding! The beginning of a beautiful life together! ☺
- Our condolences to the Leight family on the passing of Elaine's father. The loss of a wonderful man, father, husband, friend and grandfather.
- Congratulations to Jolene LeBlanc on her recent retirement! ☺

Freedom Formula

The global economy is not all equal. Some countries are larger and some are smaller but all have varying degrees of economic freedom as measured by the 2009 Index of Economic Freedom published by the Wall Street Journal and The Heritage Foundation. Here is a list of the top free countries in the world. Sadly America is no longer in the top spot after many years of dominance in the past 15 years of the list's existence. The freest countries enjoy per capita incomes 10 times higher than the repressed ones. Even though capitalism seems to have caused some recent havoc in the global financial system, it's clearly the winner in the past six decades of economic prosperity. The index also calculates important factors such as a country's poverty reduction, political freedom, human development and environmental protection. This year's edition also details the special role tax cuts played in bringing economic growth to the most winning countries. Now the very thing that's been successful is on the chopping block and there are calls today to push dominant economies to the point of more state control. It's a formula that didn't win in history, but we do need more regulation. Where will the political pendulum end up? The biggest winners last year were in the Soviet Union and in Eastern Europe. The biggest losers were Venezuela and Zimbabwe.

The top 10 freest countries: The bottom 10 most repressed:

1 Hong Kong	Sao Tome & Principe
2 Singapore	Libya
3 Australia	Comoros
4 Ireland	Republic of Congo
5 New Zealand	Venezuela
6 United States	Eritrea
7 Canada	Burma
8 Denmark	Cuba
9 Switzerland	Zimbabwe
10 United Kingdom	North Korea

☺ ☺

evenly split your assets and you get none.

Market Correction is not the market temporarily going down but it's the day after you buy stocks.

Cash Flow is no longer corporate profits and losses but the movement your money makes as it disappears down the toilet.

Windows is no longer a Microsoft computer operating system but they're now the thing you jump out of when you get your investment statements.

Institutional investor is no longer a person in charge of lots of money for a lot of people but a person who is locked up in the nuthouse who last year was an investor.

Profit is no longer the gains realized from running a business but an archaic word no longer in use. ☺

Bernard Madoff recently went to jail for life for bilking investors out of 68 billion. This really is no different than what the social security administration has been doing for years, legally! ☺

Here is the text of a letter we received via email that was in a newspaper:

A Different Drug Problem:

The other day, someone at a store in our town wrote that a methamphetamine lab had been found in an old farmhouse in the adjoining county and he asked me a rhetorical question, "Why didn't we have a drug problem growing up?"

I replied I had a drug problem when I was young: I was drug to church on Sunday morning. I was drug to church for weddings and funerals, dinners and barbeques. I was drug to family reunions and community events no matter what the weather or sports schedules said. I was drug by my ears when I disrespected adults. I was also drug to the woodshed and given a whooping when I disobeyed my parents, told a lie, brought home a bad report card, did not speak with respect, spoke ill of a teacher or the preacher, or if I didn't put forth my best effort in everything that was asked of me. ☺

I was drug to the kitchen sink to have my mouth washed out with soap if I uttered a profanity. I was drug out to pull weeds in mom's garden and flower beds and cockleburrs out of dad's fields. I was drug to the homes of family, friends and neighbors to help out some poor soul who had no one to mow the yard, repair the clothesline, or chop some firewood, and, if my mother had ever known that I took a single dime as a tip for this kindness, she would have drug me back to the woodshed. Those drugs are still in my veins today and they affect my behavior in everything I do, say, or think. They are stronger than crack, cocaine or heroin; and, if today's children had this kind of drug problem, the world would be a better place. God bless the parents who drugged us. Truer words were never spoken!

☺



Money Quiz

Lee Rho won last month's quiz. The Red Sox will not increase ticket prices this year, for the first time since 1995. She wins lunch/dinner on us at Chili's. ☺

This month's challenge is to tell me to be in the top 1% of US taxpayers, an individual would have to earn how much of adjusted gross income? The winner will enjoy lunch/dinner on us at Chili's. 030909:12☺

New Way of Thinking

The bureaucracy of law creates an inefficient and brutally wasteful government. Great people are handcuffed due to too many laws. Government is viewed as a bureaucratic mess, not a noble calling anymore. Physicians don't tell their kids to go into medicine in fear of legal action. This needs to change badly, the question is when will this change? When will the old laws that are on the books be cleaned up, deleted, updated, whatever is necessary to bring the world of law to 2009? Who knows but we have thousands of laws attempting to enforce 10 commandments. Nobody knows all of the laws, there are too many. I'm sure we're all guilty of breaking an obscure one along the way of life.

The President is calling for a "new era of responsibility" and I cannot agree more. We're due for a time when people are responsible for themselves and do not and will not look to someone else for their issues or misgivings, however caused, to get a handout or a payout. It's not to say there isn't a place for law, it's just become all-consuming. American's need to come back to the "Yes we can" attitude and just do it. Enough whining and worrying about everyone's legal rights. Yes we all have rights, but the minutia of law now consumes every one of us.

We no longer make logical decisions as a society – we are not free. We're handcuffed by the law. Each one of us, in our professions especially, worry about everything that may go wrong or cause a lawsuit. The administration of schools and towns is no longer left up to the education, ability and good commonsense of the leaders, it's up to the law and people cater to the few, making the masses pay the price. The overlay of law destroys the human ambition and very thing America stands for – the right to be free and do what you want to do. If it's for the greater good and doesn't harm anyone, I'm all for it. If it pisses someone off along the way – TOO BAD! ☺

Anything is Possible

Over the years we've witnessed a lot of things through the lives of many people in the world of financial planning. We've helped people accomplish many goals, avoid many potholes and pick up the pieces after disasters. Here is a quick summary of some of the many things we've helped people accomplish over the past 14 years. I cannot believe it's been 14 years, I'm beginning to feel old! ☺

- Buy a home
- Buy a vacation home
- Buy several homes
- Buy commercial properties
- Buy shopping plazas
- Build a factory or building for a business
- Buy cars
- Sell cars
- Develop property
- Start a business
- Grow a business
- Sell a business
- Buy a business
- Deal with a family or business disaster
- Disability of a family member – breadwinner to help carry on without the ability to earn an income – dependant to set up the appropriate things to care for this person during a life with challenges
- Death – helping navigate the process from probate and settlement to dealing with grief and moving on financially – educating the person who didn't handle finance prior to the death. Providing income for survivors when an income is lost
- Picking up the pieces after a home burns down (you better have the video of your home and contents if you want to accurately rebuild and replace what you own ☺)
- Sickness of a person needing care – in home care, nursing care, etc. and keeping the financial life stable for the spouse who isn't in need of care and ensuring the heirs don't lose everything to the state
- Business loses a key employee – replacing that person, helping the family pick up the pieces, making sure business carries on, replacing that person (sometimes with more than 1 person), providing funding for that
- Retire
- Get a new job
- Get a first job
- Get a better job
- Get a raise or promotion
- Patent a product
- Write a book
- Get married
- Get divorced ☺
- Adopt children
- Give philanthropically
- Educate children
- Educate grandchildren
- Travel around the world
- Deal with stock options

Inspirational Quotes

- *Do not follow where the path may lead. Go instead where there is no path and leave a trail,* Harold R. McAlindon
- *A leader is a dealer in hope,* Napoleon Bonaparte
- *He who has never learned to obey cannot be a good commander,* Aristotle
- *Anyone can hold the helm when the sea is calm,* Publilius Syrus
- *In this world a man must either be an anvil or a hammer,* Henry W. Longfellow



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

~ ~ ~

Kids Korner

Financial literacy and savvy is picked up from parents, end of story. Unless you were fortunate enough to have another person around you to teach you the skills, you likely didn't get them. You could also be a compulsive reader like me and learn it the hard way too.

The main thing to do is to model good financial behavior and teach the kids at every turn. Hannah, the big rugrat, was recently on a mission to make cheerleading costumes and we had to make a trip to Walmart. She needed felt. She went to the proper section and found 8.5" x 11" felt pieces for her project – they were 32 cents each. I told her that if she buys in bulk she can get a better deal. We ended up paying 67% less for the bulk purchase. Priceless – it's a lesson she'll never forget and now she applies this logic to buying everything. She wasn't too happy that we wouldn't buy dolls or toys in bulk! ☺

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If anyone you care about would benefit from receiving this newsletter, tell us who they are and they will be included on our mailing list. They'll certainly appreciate you thinking about them and having their best interests at heart.

Name _____

Address _____

City _____ State _____ Zip Code _____

Name _____

Address _____

City _____ State _____ Zip Code _____

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