

# Retirement Matters Newsletter

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GenWealth Advisory Group*

*HELPING YOU NAVIGATE THE ROAD TO & THROUGH RETIREMENT*



## Are You Exhausted?

Have you ever felt like by the end of the day you were almost too tired to pick yourself up off the couch and walk to the bedroom? Do you ever have your mid-day coffee or energy drink and still wonder where you will find the resolve to get through the rest of your day? If so then you may be suffering from fatigue. Here are some surprising sources of fatigue and what you can do about them.

1) **Toxic Relationships.** Being around negative people can really drain your batteries like nothing else. People really do share each others energy so being with someone negative can have a big impact on you. **The Cure?** You can choose to detach yourself from that negative energy by not making someone else's bad mood your bad mood. Also setting boundaries on your availability can help you conserve your energy.

2) **Inspector Gadget Syndrome.** Being plugged in all of the time can get old fast. It can even create a false sense of stress feeling that you need to keep up with it all. **The Cure?** Set up several gadget free time zones in your day. Mealtime is a great time to turn the gadgets off. Another gadget free zone would be when conversing with your loved ones or friends.

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## Investing in Gold????

With all the recent hype about bullion and its rise to \$1000/ounce has investors wondering if buying gold as an investment is a good idea. Gold bugs argue that the price of gold can rise to \$2000/ounce easily so there is room for growth and buying gold as an investment can be a great bet, although this may be true I am not big on gold as an investment. Wonder why? Here are 6 reasons why I don't consider buying Gold bullion as a good investment.

1. Gold has been used as a safe haven in the United States when the dollar is falling against other currencies. It is used as a hedge against inflation, and as a way to diversify a portfolio. Conversely, when the dollar is rising and there is no threat of inflation, gold prices can fall.
2. Holding gold can be expensive. There are storage fees involved, delivery charges, commissions and safe keeping to consider.
3. Gold does not pay a dividend, provide income or interest payments. Money is made by price appreciation, and the return on the initial investment comes only when gold is sold.

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APRIL 2012

## FREE GOURMET MEAL

Please join us for our free seminar, entitled, "The US Treasury Has a Plan For Your Retirement ..Do you?"



Tuesday, May 8<sup>th</sup> at 2:00  
or 6:15 PM


Wednesday, May 9<sup>th</sup> at  
2:00 PM or 6:15 PM

You Will Learn HOW To:

- Learn the real TRUTH about annuities!
- How to get stock market growth without the risk
- How you may be taxed & penalized on up to 83% of your annuity
- Structure your IRA, 401k and Pension to avoid excess tax liabilities for your heirs.
- How to create guaranteed income in retirement that you will not outlive.

**Please RSVP to  
1 (800) 429-9117  
Within the next 72  
hours!**

*\*\*Current clients  
always welcome as  
we always have new  
information.  
However, please  
bring a couple to  
introduce me to so  
that I can change  
their lives as well.*



*Are You Positioned To Capture The Stock Market Coming Upturn?  
...With Safety & Guarantees? Call now for your **FREE** report  
'Survival in a Volatile Market'*

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### ***THE SEASON OF SPRING***

the season of spring  
weather seems to sing  
lovely lovely days  
are coming our ways

the season of spring  
blooming blossoming  
of nature of all kind  
let roots unbind

the season of spring  
birds unfold their wings  
diving high into sky  
wish one could fly

the season of spring  
careful hearts love sting  
reaching out towards others  
some persons might bother

the season of spring  
nice sound bells ring  
new wave new style  
faces have on a smile

the season of spring  
an new awakening  
busy humanity on earth  
as if it's a new birth

listen listen to my words  
the season of spring is near  
now a look into your lovely eyes  
and one can see spring is already  
here

Morhardt Carmen Mencita Monoi Angel

## **Are You Exhausted?**

3) **Making Important Decisions.** Did you know that making decisions actually burns calories? It's kind of like making your brain do laps on a treadmill. Especially if you obsess like I do. This takes up lost of energy. **The cure?** Try to rely more on your intuition. Rational thinking is actually done with the slowest, dumbest part of your brain and takes much more energy. Try creating an alert sense of calm and ask your important questions to yourself and wait for an answer. You may be surprised what comes to you with very little effort or energy.

We all only have so many hours in the day and only so much energy to expend. Your energy is a precious commodity; learn to guard it like you would your other most precious resources such as your money and time. Try paying attention to what is draining your energy and take steps to protect it, you will be glad you did and you will have more of it to spend on what's truly important to you.

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### ***APRIL IS TAX MONTH...***

Here are 2 Tax Facts You May or May Not Know....

**Tax Deductions & Credits** - those 65 and older may qualify for a special credit as long as their incomes don't exceed certain thresholds, which vary by filing status. Be sure to consult the I.R.S. Web site for form 524.

**Is Assisted Living Tax Deductible?** - in some cases an assisted living will often report the "medical" as opposed to room & board expenses at the end of the year. Contact the executive director of the community to find out more.

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## **Investing in Gold????**

4. Gold can be a volatile investment. It may be driven by fear, hype, demand and speculation. Price swings in gold can be dramatic.
5. Over the long term, money invested or tied up in gold could have done better and returned more in other investments. It is possible to have missed out on bull market runs or other great performing investments.
6. History has shown that gold often moves in cycles. Big spikes upwards may be followed by declines or sideways movement.

Bottom line - gold has little industrial or intrinsic value. Its purpose is almost entirely ornamental. Gold is considered a precious metal because humans have found it attractive as jewelry for thousands of years. Its use as money and as a store of value—and the entire cult-like political ideology surrounding it—ultimately comes from its desirability as a frivolous accessory. There are plenty of elements in the earth's crust far rarer than gold. Humans have gravitated to gold because it's pretty. End of story.