

Self-sufficiency and self-dependency needs to be the new battle cry for both America and her citizens individually.

By Mark Charnet

In order to prevent the proliferation of poverty and the massive amount of capital needed to fund and finance it, the government must demonstrate that dependency is a life of basic sustenance only, in communal living with shared facilities, a place not to be coveted, not to be sought after, nor a permanent situation by any means. No longer should the government pay for Section 8 individual housing and reward those who make babies in order to get bigger “relief” checks; the working citizens just can’t afford it any longer. **If we make poverty an undesirable place and predicament, not only would millions of people be driven out of it, millions more would not be born into it.** Those choosing not to work or look for a job, would now be motivated to pursue a more productive course or endeavor if government support came with a price tag of forced relocation to a housing project. We are better to spend resources for the poor on job training and education, getting them into the workforce, as opposed to giving them an entitlement welfare check on the first of each month.

The US infrastructure is falling apart i.e. roads, bridges, tunnels, water lines, sewer systems, electrical and communication lines; the price tag to repair, replace and rebuild them is into the billions and even trillions of dollars. With some basic training, the perpetually unemployed can be put to work earning the checks that they now receive for free, to literally rebuild America for free! For the same dollars we currently just give away, we could feed and house the poor and unemployed while simultaneously rebuilding our national and local highway system. And you know what? These workers would no longer be unemployed or poor ever again, they would become able to purchase and maintain their own homes and provide for their children. Sound good? It’s not my idea, it belonged to Franklin D. Roosevelt and it worked in the 1930’s and it can work again today!

Parents and grandparents must provide a financial education to their kids and grandkids; we must prepare our kids for a more financially difficult world ahead, we must arm them with a financial education that they really cannot live without. *We must instill in them the concept of living below their means and the difference between wants and needs.* We must teach them how to save and invest, where to save and invest, why they must save and invest, when they must get started saving and investing and if they don’t follow through with this lesson, they will be poor and in group homes or dependent on their children and charities. As parents and grandparents, in my opinion, we must shelter our children from the negative forces of portfolio demise such as taxation, inflation, stock market volatility and potential losses, lawsuit liability, the costs of health care and long-term care and the penalty of non-compliance of these rules. We must also provide the greatest level of bequest we can create to make their lives a little easier and more rewarding, free from financial worry if our budget allows us this privilege. Any help we can provide them eases their burden as they approach and live through their retirement years coupled with the ability to help their kids and grandkids with similar concerns and problems. Please understand that if the price to accomplish this interferes or reduces your standard of living, it is too high and your plans must be curtailed. If it can be accomplished with no financial stress to you, I believe it should be obligatory, but again, this is only my opinion.

If help with the financial lessons critical for success is desired or necessary, parents and grandparents need only seek-out a competent financial advisor that does not charge hourly fees or obligates them to sign a compensation contract. Instead, the education should be free and the ideas presented should be compelling enough for the prospect to inquire, on their own volition, how to implement the lessons learned. This is what the Retirement and Estate Planning Specialists at American Prosperity Group do every day for our clients across the country. We can do this for you, your friends, families and referrals without charge, just for the asking. Currently, we have 13 offices in 7 states and are poised to expand rapidly. **Self-sufficiency and self-dependency needs to be the new battle cry for both America and her citizens individually.** It's the duty and responsibility of American Prosperity Group representatives to deliver this life-cycle message of wealth creation, wealth management and in the end, tax efficient wealth transfer to our loved ones, to all that choose to listen, learn and live by it. Please pass this article on to everyone who is important to you so they too can have an opportunity to learn about the APG exclusive, copyrighted, "Trinity Method of Investing", simply by asking for admission to our next workshop in Wayne June 8, 9, 10 on the topic or to schedule an appointment to visit with either me or the APG Retirement and Estate Planning Specialist closest to their home. Now more than ever before, proper financial planning is critical since failure is not an option. APG has the techniques, strategies, products and processes necessary to succeed and triumph over the forces of portfolio demise listed earlier.

Domestic stock market indexes are up approximately 50% from their lows of March 2009. A blessing for sure, but, this doesn't mean they can't drop precipitously again. Interest rates are poised to jump, which is bad for bonds and not so good for the stock market, though I believe this information is already factored in with current pricing. Unless an unexpected serious spike in rates occurs, neither the bond or stock markets will be seriously negatively affected. Stocks in general are in my opinion, undervalued for long-term investors but, short term volatility is a given. Allocations in cash should be used to purchase stocks on the dips or a buy and hold philosophy should be employed if already fully invested. Variable annuity living benefit riders are mandatory for all retirement funds in my opinion. These riders guarantee*, at minimum, a return of your investment if the stock market erodes its value and the more recent superior definitions provide a guaranteed income for life beyond the principal investment never to be exhausted regardless how long the annuitant/owner lives. Fixed Indexed Annuities have had innovations as well over the last few years including living benefit riders too. **Income for life and no stock market losses even though the interest crediting is based on a stock market index or many of them, domestic and foreign alike.** This concept has many advantages, but, grouped with a Variable Annuity and a Traditional Fixed Annuity, as a Trinity, they are without equal! Call me with any questions concerns or additional interest; I would love to explain all of this to you personally!

To best benefit our children, their retirement planning must begin immediately to give them a fighting chance at success. Tax-advantages are desirable and require long range vision to fully appreciate. Parental help is a key component to the financial success of our children and grandchildren, whether during life or at our death, when properly planned for. Need help with educating and motivating your kids and grandkids about the rules and lessons of the Money Game, bring them in and let us do it for you. This could actually be the greatest legacy you can leave them; a relationship with a financial advisor and retirement planning firm at their age now that grows over time, along with their portfolio. Children learn from what they see and hear at home

and from people they respect, like their parents and grandparents. Please use this advantage to motivate them to action by taking an active role in preparing them for their financial future. As a matter of fact perhaps this column will empower you to start a systematic investment plan for the kids that they can continue later. For those parents and grandparents with a little more money to give, initiating a Non-qualified Deferred Compensation Plan or a Private Pension Plan for their families would create the ultimate legacy for multi-generation wealth transfer purposes. Please call me for a full description and viability study if interested. The long-range positive financial impact is amazing!

*Mark E. Charnet is President and Founder of American Prosperity Group. APG is the Premier Retirement and Estate Planning Franchise in the United States with 14 offices in 7 states. Mr. Charnet has nearly thirty years of experience in the Retirement and Estate Planning fields. Creator of the Trinity Method of Investing©, Mark encourages your inquiries and can be reached at: 800-929-3374 or 973-831-4424 or via email, markcharnet@IAPG.com Check out our website: www.IAPG.com Interested in a career in retirement and estate planning? Check out this website: www.APGFranchise.com Securities through: BCG Securities, Inc. Member SIPC, FINRA and a Registered Investment Advisor. *Guarantees based on the claims paying ability of the insurance companies selected.*