

# Winter



## Quarterly News Seidel Financial, Inc.



Issue 13



### Financial Facts

~The cheapest time to fly is the first two weeks of December — a dead period when you'll find bargains. (*AARP THE MAGAZINE*, September-October 2011)

~Save money on car rentals in late spring, when rental car companies move their fleets north from Florida; in late fall, it's the opposite. Cash in on drastically reduced one-way rates. In April 2011, Hertz charged \$5 a day (plus taxes) to take a compact from Jacksonville to Washington Dulles Airport, with no drop-off fees. (*aarp.org/bulletin*, July-August 2011)

~Get the best consumer protections by paying with a credit card, but keep your finance charges in check by making payments in full each month. Federal regulations limit losses from unauthorized charges resulting from a lost or stolen credit card to \$50. And you may not have to pay even that under MasterCard's and Visa's voluntary zero-liability. Consumers aren't liable for billing errors reported within 60 days. Consumers also have "chargeback rights" to undo a charge on their credit account if goods or services weren't delivered as promised or were defective or otherwise unacceptable. (Consumer Reports, September 2011)

### **The Lost Decade:**

Looking back over ten years investors question the value of investing into equity markets. From point to point, the Dow Jones Industrial Average has seen its index drop in price over this time period.

They reflect on the political unrest and lack of trust in our elected officials. They're reminded of a war that many felt was not legally justified and as the years went by more and more became opposed to U.S. military involvement. Energy independence is stirred by skyrocketing oil prices and families are struggling to make ends meet. Two stock

### **Rich's Thoughts**

market crashes and two periods of a U.S. recession. Government spending escalates and high unemployment plagues our economy. Many are fearful of events outside our borders and we find protests throughout the U.S. spurred on by media coverage. A lost decade indeed. We can learn many things from this period in time that spanned from January 1969 through 1980. Yes, the 1970's proved a difficult time for many investors and I sense the sentiment and fear towards the equity markets during this

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period is similar to what many of us are currently experiencing. There were, and are many reasons not to invest into the equity markets. However, I believe it is at these times of low expectations that sticking to your financial plan is paramount. We know what the 1980's and 90's provided investors. The one difference between the end of 1970's and now — investors then had an alternative to the equity markets with Certificate of Deposits yielding 15%. Think about it!

*Rich*

### **Services Offered**

- \* Life Insurance
- \* Long Term Care Insurance
- \* 401 k Plans & Simple IRAs
- \* Retirement Planning
- \* Fee Based Accounts
- \* Estate Planning
- \* Trust Accounts
- \* Notary Service\*

\*Offered exclusively by Seidel Financial, Inc.



### **Walking**

- \*Increases your energy
- \*Reduces stiffness in your joints due to inactivity or arthritis
- \*Improves flexibility
- \*Improves posture
- \*Promotes healthier skin due to increased circulation
- \*Improves mental alertness and memory
- \*Helps prevent and/or reduce depression
- \*Strengthens your bones and reduces bone density loss in older women
- \*Elevates your mood

**So don't stop walking just because it's winter!**



## Keeping Things In Perspective

A real patriot is the fellow who gets a parking ticket and rejoices that the system works. ~Bill Vaughan



### NOTES to CLIENTS:

1. If you missed a copy of our newsletter, you can still view up to one year's worth on our website on the Newsletters page.
2. During inclement weather, please park near door, rather than in back parking lot.



## SEIDEL FINANCIAL, INC. INDEPENDENT FIRM



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Services offered through

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## Mission Statement

**We believe** in earning people's trust and confidence upon which long-term relationships are built.  
**We believe** people do business with people—not company names.

**We believe** the purpose of listening to customers is to better understand them—not to give them a quick reply.

**We believe** most customers are given away due to lack of service, rather than taken away because of price.

**We believe** a person's word and handshake are more binding than any legal contract.

**We believe** in confidentiality.

**We believe** success is dependent upon hard work, integrity, competency and the ability to never compromise the principles that guide ones way of life.

**These beliefs serve as the foundation of our mission:**

*To work hard in building personal relationships, understand our customer's needs and provide a level of service that enhances the life and legacy*



**Today's Stock Market Tip**  
**"Now is always the most difficult time to invest."**

Anonymous

## NEWS FOR YOU — Tina Barnard, Office Manager

**You don't have to overspend to enjoy the holidays-** Really you don't. Here are a few things to do over the holidays, or any time of the year, that don't cost a penny and will make you feel good. 1. Smile at someone, **even** if you don't feel like it (**especially** if you don't feel like it!). 2. Turn off the whole family's technical gadgets and spend an evening with a good old board game or jigsaw puzzle. 3. Get outside and go for a walk with someone and have a real old-fashioned conversation. 4. Do something nice for someone without them knowing it was you, and not expecting anything in return.

Okay, if you **really** want to spend money to make you happy, remember it's better to spend it on an experience, like lessons, or an activity, rather than an object, because the satisfaction of an experience usually lasts longer and the recipient will have the knowledge or memory for a lifetime. So whether you, do some simple things that don't cost money to make your holiday more enjoyable, or spend a little money on something that will last a lifetime, just remember to have a wonderful Holiday Season!

\*If you received this newsletter by mail and would rather have future correspondence from this office through e-mail, please e-mail me your address. Thank you.\* [tina\\_barnard@raymondjames.com](mailto:tina_barnard@raymondjames.com)

## Just for Fun

### Things to Ponder

1. Light travels faster than sound. That's why some people appear bright **until** you hear them speak.
2. **42.7** percent of all statistics are made up on the spot (I just made that up, or did I?).
3. The early bird may get the worm, but the second mouse gets the **cheese** in the trap.



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The Dow Jones Industrial Average (DJIA), commonly known as "The Dow", is an index representing 30 stocks of companies maintained and reviewed by the editors of the Wall Street Journal.