



SOUTHERN

ADVISORS INC.

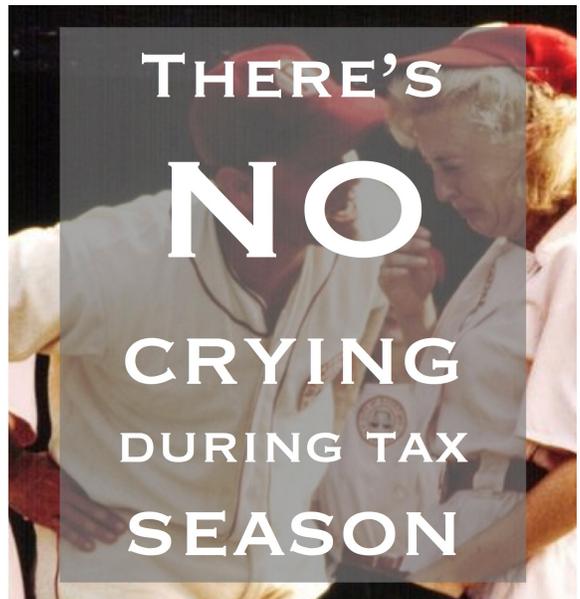
Upcoming Events for 2017

At Southern Advisors, we host a variety of events for our clients throughout the year. Many of them are educational, empowering you to make great decisions regarding retirement planning, but some of them are just for fun!

Coming up **Saturday, April 29th**, we have our **Platinum Rewards Event** at the Fox Theatre! Clients that refer a friend will enjoy the “We’ve Been Thinking” Show by Jeff Foxworthy and Larry The Cable Guy as well as a southern style dinner in downtown Atlanta. A shuttle will be provided. Ask us for more details!

This spring, we are excited about an event that we all can learn from, “**Death and Taxes**”. We will have a panel of experts, including our Estate Attorney, CPA, and a local Funeral Care Director to answer your questions about final day preparations. It will be a lively discussion! Stay tuned for more details.

To show our gratitude for our clients, we do our best to plan a new, memorable experience each year. Our **Client Appreciation Dinner** this year will be held at the Tellus Science Museum on **Saturday, October 21st!** The Tellus is a world-class science museum with galleries, including early cars, minerals, and fossils. Our clients will have an unobstructed view of the exhibits as our event will continue after the museum closes its doors to the general public. So mark your calendars, and be on the lookout for a formal invitation!



Like us on Facebook by April 15th to be entered to win a free Southern Advisors travel mug!

Advisor's Corner



How Long will the Rally Really Last?

I found a few important quotes from David Stockman. David was the Former Reagan Administration White House Budget Director. I have heard several talking heads that compare Trump to Reagan so I thought this was very fitting. When asked if he thinks the “Trump Rally” for our markets can continue, he responded with this: **“I think we are likely to have more of a fiscal bloodbath rather than fiscal stimulus.** I don’t think there is a snowball’s chance in the hot place that’s going to happen. This is delusional. **This is the greatest suckers’ rally of all time. It is based on pure hopium and not analysis.** Donald Trump is in a trap. Today the debt is \$20 trillion. It’s 106% of GDP. . . Trump is inheriting a built-in deficit of \$10 trillion over the next decade under current policies that are built in. Yet, he wants more defense spending, not less. He wants drastic sweeping tax cuts for corporations and individuals. He wants to spend more money on border security and law enforcement. He’s going to do more for the veterans. He wants this big trillion-dollar infrastructure program. You put all that together and it’s madness. It doesn’t even begin to add up, and it won’t happen when you are struggling with the \$10 trillion of debt that’s coming down the pike and the \$20 trillion that’s already on the books.”

Back to the Reagan comparison – **Reagan Inherited 930 billion in national dept. It took 190 years to get there. The 930B represented roughly 30% of the countries GPD.** Why is

the 30% of the GDP important to understand? Because during this era, there was a lot of room for growth, tax cuts, etc. During his term, he spent another 1.8 Trillion in debt and that caused a temporary boom in our economy.

Here’s the problem we face now... **Trump inherited 20 Trillion in debt which is 106% of GDP.** The word “trillion” gets thrown around so lightly and we have become desensitized towards it. How much is 20 trillion dollars in debt? If we were to pay off the debt at a dollar a second (not counting interest), it would take us 650,000 years to pay off the national debt. I don’t care who was elected. This is getting out of control and we cannot turn out back on it forever.

Remember though, our DOW is at all-time highs! Everything must be great. The lowly S&P500 is getting less press than the DOW but here is something you cannot argue with. **THE S&P is valued at 26 times earnings, yet earnings have gone down for the last 6 quarters!** Markets are traded by machines and fundamentals currently do not matter. Oh, and January inflation numbers just came out at .6%. That happens to be the highest monthly total in over 3 years. If this rate continues, we will see an annual inflation rate of 7.2%. Does that sound like recovery to you? Or maybe our 20 trillion in debt (over 200T with all unfunded liabilities) is starting to show its ugly face.

No Bugs, No Bites, No Worries

With warmer weather comes the strong, sudden urge to kill mosquitos. And here in Georgia, lets face it, mosquitos are practically the state bird. A few of them can ruin your day outside and leave you wishing you could bathe in Calamine lotion. Before you go running for your screened-in porch, take a look at these 7 plants that can naturally keep these pesky creatures away:

1. *Pennyroyal* is perhaps rated #1 on the chart for repelling mosquitos. It can even be crushed and rubbed onto your skin as a natural repellent.
2. *Feverfew* is a beautiful daisy-like flower that make a great addition to pathways and seating areas.
3. *Citronella Grass* is a great mosquito deterrent. Its crushed leaves can be rubbed directly onto skin or placed around your outdoor seating.
4. Perhaps my favorite of these plants is *Lavender*. It has a peaceful fragrance and is beautiful to look at.
5. *Pyrethrum* (or *Chrysanthemum*) helps protect your flowers from a host of problem insects.
6. *Marigolds* have some repellent properties, but they are best at protecting tomato plants from bugs.
7. And lastly, *Peppermint* is another great addition to your patio to send mosquitos elsewhere for the summer.



5 Free Ways to De-Stress

by April Dykman
This article first appeared on
GetRichSlowly.org

I've started to notice something about my spending habits, and maybe you can relate. When I'm sad, stressed, or emotional, I often justify expenses by telling myself "I deserve it."

Before I wised up financially, my self-rewards were expensive. Spa services, new clothes, beauty products I didn't want or need. I'd wander into a store, or maybe online, and buy something to cheer myself up. Although the gifts to myself have become more reasonable — a magazine, a smoothie, a bar of gourmet dark chocolate — the habit stuck. morel don't think the small purchases are a problem. I'm living within my means, I'm saving money, and a \$8 smoothie isn't concerning. Maybe if I bought one every day it'd make a dent, but this is an every-once-in-awhile purchase we're talking about.

What does bother me, however, is that "cheering myself up" tends to mean buying something.

BUYING RELAXATION

Fortunately I don't have much stress in my life right now, but last week was different. After one particularly stressful morning I found myself wandering around Whole Foods and feeling this intense need to buy something comforting. A bar of soap that smelled like pumpkin spice or a snack or a cooking magazine — I didn't know what I wanted, I just wanted *something*. I felt overwhelmed and left the store. Once I was in the parking lot, I remembered that a few years ago one of my friends was in the same kind of situation I was dealing with. I sent her a message telling her about my day.

Instead of replying with a message, she picked up the phone, and her call picked me up off the floor. Nothing I could buy at Whole Foods would have reduced my stress as much that one phone call. (Before we hung up, she told me to treat myself to something nice. Do we think alike or what?)

As I drove away, I started to think about the relationship between spending money and de-stressing. There are numerous studies that show how stress can lead to serious problems like heart attacks, strokes, depression, sleeplessness, decreased immunity, and substance abuse. It's important that we find a way to relax, but it doesn't have to involve buying something. In my experience, that only gives a temporary high — eventually you're back at square one, plus you've spent money on something you might not have really wanted.

DE-STRESS FOR FREE

Obviously there are better ways to relax when life gets stressful, but unless you have a general idea of how you'll handle stress *before* it hits, you'll probably fall back on old habits. (In my case, I knew *why* I was feeling the compulsion to buy, but I didn't know what to do instead. Treating myself is my coping mechanism, even though it's not very effective.)

The subject of de-stressing also is particularly relevant during the holiday season, a time when many people find themselves extra-frazzled by gift shopping, juggling family plans, meeting work commitments, and fruitcake (What? Don't dreadful baked goods stress out everyone?). The next time you need to relax, consider the following ways to lower your stress level, free of charge:

Practice makes perfect. Psychologist and author Daniel Goleman did research at Harvard on relaxation methods to reduce stress and found that people who practice a relaxation method for 15 to 20 minutes reacted better to stress and recovered more quickly. The more months and years of daily practice, the quicker the stress recovery. According to recent findings, regular relaxation practice “tones” the vagal nerve, which regulates our reactions to stress.

Take six seconds to slow down. Psychologist Robin S. Rosenberg suggests the following six-step, six-second relaxation method to lower stress:

1. *Recognize that you're stressed.* Rosenberg writes, “...like a fish who doesn't realize that it's in water, if your feeling of being stressed lasts for more than a couple of minutes (particularly if you feel swamped), after a while you may stop being aware that you are stressed.”

2. *Find some humor.* Think about something funny that happened recently (or take more than six seconds and search YouTube for funny animal videos — those never get old).

3. *Take a deep breath, inhaling through the nose.*

4. *Breathe out slowly through the mouth.*

5. *Say a word out loud that's relaxing*, such as “calm” or “peaceful.”

6. *Shake out any muscles that feel tense.* Usually you know where your body gets tense — my right shoulder and neck are still talking to me.

Walk it off! Even 20 minutes of walking can reduce stress and improve your mood. Hit the gym, go for a hike, or play with the kids — find a form of physical activity that you enjoy and get moving.

Find your flow. Do you have a hobby that helps you relax? What about listening to music, reading, or writing? Identify the activities that you often lose yourself in and try doing them the next time you need to de-stress.



Cultivate your real-life social network. Online friends are great, but real-life friends are the ones that meet you for coffee, go for a run with you when you need to blow off steam, and call you in the middle of the day because they know you need to talk. Whether you're the type of person who has few close friends or the type that volunteers and is a member of several organizations, support from other people is priceless.

In addition to curbing impulse buying, de-stressing in these positive ways can reduce stress-related health problems. Give one or more of these a try the next time your stress hormones are on the rise.

Hash Brown Egg Nests With Avocado

Author: thecookingjar.com

Prep Time: 10 minutes

Cook Time: 30 minutes

Serves: 8 nests

Ingredients

15 oz. frozen shredded hash browns, thawed 1 cup

Cheddar cheese, shredded

1 tablespoon olive oil

8 medium eggs

Salt and pepper to taste

2 slices cooked bacon, crumbled

1 tablespoon Cheddar cheese, shredded

1/2 tablespoon parsley, chopped

2 avocados, sliced and chilled



Instructions

1. *Mix hash browns, salt, pepper, olive oil and 1 cup Cheddar cheese in a mixing bowl*
2. *Grease the muffin pan and divide hash brown mixture. Use your fingers to pack them tightly and shape them into nests*
3. *Bake at 425 degrees F or until the edges have browned and the cheese has melted, about 15 minutes*
4. *Crack a medium egg into each nest and season with salt and pepper to taste*
5. *Top with crumbled bacon, 1 tablespoon cheddar cheese and parsley*
6. *Bake at 350 degrees F until the egg whites set, about 13 to 16 minutes*
7. *Let it cool, gently slide a knife along the edges and use a fork to lift it out of the pan*
8. *Dish and serve with chilled avocado slices*

Notes

If you don't have frozen shredded hash browns, bake 4-6 russet potatoes. Let them cool off, then peel and grate them to form shreds.



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