

Wehner's Wisdom

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This quarter's successful clients, Elwood and Terry Ochsner

I've known El and Terry since 1986!!! El worked at the VA in the radiology department, and Terry also worked for the Federal Government as a medical secretary. These two are testament to what regular saving and hard work can accomplish! Because they are a team (married for more than 32 years), they work together and make decisions together. Over the years, they have consistently made the contributions to the retirement accounts - never missing a single one. Elwood retired about 14 years ago, and Terri 13 years ago, at a young age (mid 50's). Part of the reason they



were able to do so is because they saved and lived below their means. They have mastered success in life with so much more than money, though! They have recently been traveling Europe

(the pictures were awesome) as well as the US, and Elwood is able to enjoy his role in a band, playing the accordion. In addition, they are animal lovers and have always had plenty of time for caring for wonderful dogs. They also enjoy dancing and volunteering at their church. Their values are balanced between a variety of things, and their outlook really positive. They keep track of where their money goes, how it's lasting during the distribution phase, and most of all, are getting out and doing fun things on a regular basis. After all, isn't this what life is all about??? Thanks so much for the opportunity to serve, and for all the wonderful lessons I've learned along the way!

Happy New Year!!! Would love to see you.

Tentative Schedule for events:

*I plan to do three educational events:
March should be something on tax tips
June we can talk about Legacy Planning and of course our annual appreciation/celebration party
September we can talk about social security again!*

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Consumer Tip: When paying the bills gets tough, don't hesitate, please call me!

Life happens to all of us, and I'm convinced that part of the reason we're here on earth is to learn and grow from the tough challenging experiences we're handed. People get laid off from positions they love, get sick, get divorced, loose spouses and all kinds of things that don't usually add up to large influxes of cash. It's not what happens but how you react that counts! I wanted to make sure that people know that part of my work as an adviser helping people in transition (life's always transitioning) is to provide you resources and specific advice tailor made for your situation. I don't claim to know everything, so I've developed a whole group of professionals with great knowledge to help make the tough times a little easier. Please share with me whatever is stressing you out - especially in the financial arena! It's not just about where to invest money, but rather it's about how to turn the problems into victories! For example, if you're having trouble making the mortgage payment, don't try to do it on your own! Usually the bank doesn't have much motivation to reduce payments - rather you need an advocate!! I know several of these, and am happy to pair you up! If the credit card debt is too high and you're



feeling a little out of control, I may be able to pair you up with help that won't take advantage of you. I hope you get the idea - feeling stressed around money is no way to go through life, and part of what I enjoy most about my career is helping others reduce their stress around finances!

Please call me or better yet let's get together to discuss!
Help may be closer than you think!

Mr Market is at it again! What next???

Well, wasn't 2013 a great year for market performance! Best in 20 years! As most of you know, I've been saying that this would happen but just didn't know when! We'll it's finally here, and I'm dying to talk to you about how your plan did! Of course, I can promise that next year will be more or less. I would like to share briefly why I think we had such a great year.

- 1.) Pent up demand - people can no longer put off buying cars and washing machines! What they have has fallen apart.
- 2.) Profits in the corporate sector are higher than ever, partly because of cost cutting.
- 3.) A lot of debt both in business and personal has been paid off.

A New Year to look forward to!

First, I want to announce that with a little luck, my new quarterly reports should be coming out in January! Yes, it's been a project I've been on for exactly one year! Please give me feedback when you get yours!

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