

Fall 2019 Edition

WEALTH MATTERS

10 WAYS TO HELP REACH RETIREMENT DREAMS

**Try These Fun Outdoor
Activities This Fall**

**The ADVANTAGES of a
PLANT-BASED DIET**

*Exploring the World,
One River at a Time*



BARRON
FINANCIAL
GROUP, LLC

WELCOME

DEAR CLIENT,

We hope you've had an enjoyable fall season thus far. With the cooler temperatures, fall harvests, and football season in full swing; it's no wonder why so many people love this time of year.

Just as the season itself, our Fall 2019 newsletter aims to inspire change, security, and excitement with insights on retirement preparedness, fun fall activities, exciting travel ideas, and a healthy diet.

First, with the year coming to an end, we outlined ten tips that can help you boost your retirement savings—leaving you more prepared for what lies ahead.

Next, we dive into the metaphorical pile of leaves that are fall outdoor activities, leaving you plenty of inspiration to plan a memorable season.

Then, we compiled a list of the world's best river cruises to consider for your next great vacation. These unique cruises will put you right in the middle of local cultures where you can experience the history, people, and cuisine as you meander through gorgeous landscapes and scenic towns.

Lastly, we give the nod to a healthier lifestyle by outlining some major advantages of eating a plant-based diet. Did you know that you can lower your blood pressure and cholesterol, reduce your risk for certain cancers and diseases, and lose weight simply by eating more plants?

Please, take a moment to enjoy our latest newsletter. We hope the articles benefit you in this season and beyond.

As your financial professionals at Barron Financial Group LLC, we wish you a happy, safe, and enjoyable end to 2019. We look forward to hearing from you soon.

WARM REGARDS,

Keith Reeves Barron
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One Pan Autumn Chicken Dinner

SERVINGS: 5 SERVINGS

PREP TIME 20 MINUTES | COOK TIME 30 MINUTES | TOTAL TIME 50 MINUTES



INGREDIENTS

- 5 (6 - 7 oz) bone-in, skin on chicken thighs
- 4 Tbsp olive oil, divided
- 1 1/2 Tbsp red wine vinegar
- 3 cloves garlic, minced (1 Tbsp)
- 1 Tbsp each minced fresh thyme, sage and rosemary
- Salt and freshly ground black pepper
- 1 large sweet potato (about 16 oz) (I leave unpeeled), chopped into 3/4-inch cubes
- 1 lb Brussels sprouts, sliced into halves
- 2 medium fuji apples, cored and sliced into half moons about 3/4-inch thick
- 2 shallot bulbs, peeled and sliced about 1/4-inch thick
- 4 slices hickory smoked bacon, chopped into 1-inch pieces
- 2 Tbsp chopped parsley, for garnish (optional)

INSTRUCTIONS

1. Preheat oven to 450 degrees.
2. Pour 2 Tbsp olive oil, red wine vinegar, garlic and herbs into a gallon size resealable bag.
3. Add chicken, season with salt and pepper then seal bag and massage mixture over chicken while working to evenly distribute herbs. Set aside and let rest while chopping veggies.
4. Place sweet potato, Brussels sprouts, apples and shallot on an 18 by 13-inch rimmed baking sheet.
5. Drizzle with remaining 2 Tbsp olive oil then toss to evenly coat, season with salt and pepper to taste. Spread into an even layer.
6. Set chicken thighs over veggie/apple layer.
7. Separate any pieces of bacon that may be stuck together then sprinkle bacon over veggie apple mixture.
8. Roast in preheated oven until chicken and veggies are golden brown, about 30 - 35 minutes (chicken should register 165 in center). Broil during last few minutes for a more golden brown crispy skin on chicken if desired.
9. Garnish with parsley if desired and serve warm.

UPCOMING COURSES

Midlands Technical College - Northeast Campus
Maximize Social Security: What Boomers Need to Know
Tuesday, December 3rd, 6 - 8 PM
Call to register (803) 732-0432

University of South Carolina Financial Survival for Retirement
Thursdays, January 30 and February 6th, 2020, 6-8 PM
To register, go to discover.sc.edu or call 803-777-9444



10 WAYS TO HELP REACH YOUR RETIREMENT DREAMS

Retirement is a dream for most Americans, but very few retirees these days get to live out their dream retirement. Did you know that nearly four out of ten Americans have no emergency savings fund? And only one-third has less than \$25,000 saved for retirement.¹ Despite the wealth of knowledge and opportunities available, many are facing a bleak retirement.

The reasons are simple. Amongst our growing income disparity, the soaring cost of living, and growing debt; many of us just aren't sure how much we'll need in retirement. Nor do we know where to begin.

The retirement crisis is real and worsening.

While many of the contributing factors make it more challenging to set aside money for the future, the longer you wait to prepare, the more ground you must make up. On the bright side, there are ways you can boost your income and maximize savings, no matter where you're currently in life.

1. Know Your Numbers

Many people have no clue how much they'll need to meet their retirement goals. And when it comes to creating a retirement strategy, there isn't a "one size fits all." Everyone's road to retirement is personal, as our circumstances and financial situations are all different. With your own individual plan, you'll have an understanding of how much you'll need to live it up in retirement without outliving your money.

Define your ideal retirement and let online calculators or our team be a resource in estimating how much you'll need. From there, calculate your income sources including your expected Social Security benefits, pensions, and 401(k). By understanding how much you'll need versus how much income you're expecting, you'll be able to set goals for reaching the amount you'll need to make up the difference.

2. Start Saving Now

Though the thought of retirement may be overwhelming and far away, saving something is better than nothing at all. And the younger you are, the easier it is to save. Starting early

can help results, and every step can go a long way. By saving and investing as much as you can now, you'll let compounding—the process by which a sum of money grows exponentially over time—work in your favor.

3. Pay Off Debt

Are you carrying thousands of dollars in credit card debt and only paying the monthly minimums? If you are, your potential retirement savings is going directly to your credit card company in the form of interest. This could be a sign that you're spending more than what you're making. And it'll lead you to further debt that makes it difficult to pay off, and ultimately, put you behind on your savings goals. Consider reevaluating your spending, consolidating your debts, and working towards pay more than just the minimum. Reduce the amount of interest you're paying by addressing the high-interest-rate debts first to optimize your retirement savings potential.

4. Contribute to Your 401(k)

If your employer offers a 401(k), 403(b), or other contribution retirement plan and you're eligible, you can enroll and possibly contribute pre-tax money

that'll work to your advantage. You can start off small and gradually increase your contribution percentage over time, especially as you receive pay raises. This method allows you to build a nest egg without reducing your take-home pay.

5. Consider an Individual Retirement Account

Establishing an individual retirement account (IRA) can help you save for retirement with tax advantages. There are two types of IRAs: traditional IRAs and Roth IRAs. Contributions to a traditional IRA may be tax-deductible, and the investment earnings can grow tax-deferred until you make withdrawals during retirement.

With a Roth IRA, if you make under the income threshold, contributions are not tax-deductible, but the earnings will be tax-free in retirement.

6. Contribute to a Health Savings Account

A health savings account (HSA) is designed to help individuals and families cover the high costs of medical deductibles and other out of pocket expenses. Because of their tax advantages, they're also useful as a supplemental retirement savings vehicle, like an IRA or 401(k) retirement account.

Funds deposited into an HSA account are tax-deductible. It then grows tax-free and can be withdrawn tax-free to cover qualified medical expenses. Withdrawals for non-medical expenses before age 65 are subject to ordinary income taxes and an additional 20% penalty.² Until you're age 65 or older, any unused money in an HSA account can be withdrawn, penalty-free, for non-medical use but still subject to income taxes.

7. Delay Your Social Security Benefits

The earliest you can start claiming Social Security benefits is age 62. However, claiming before your full retirement age will result in a reduced payout. If you delay collecting Social Security past your

full retirement age, you can receive more than your standard payout up to the maximum benefit at age 70. For every year beyond your full retirement age that you delay collecting benefits, you'll increase the value up to 8%.³

8. Consider Relocating or Downsizing

If you're living in a location with a high cost of living, then you may want to consider moving to a less expensive area. Or if your children have left the nest and you're still living in a home with more than enough space, downsizing could give you the room for retirement saving. You'll not only save on your mortgage, but also on utility costs, property taxes, and more.

9. Take on a Second Job

This isn't always ideal; however, if you have the time and energy to do so, taking on a second job might not be a bad idea. This can be more beneficial when it's an in-retirement job as it may allow you to delay taking withdrawals from your investment accounts. In turn, this gives the funds the ability to keep working for potential earnings.

10. Work Longer

Staying in the workforce can work to your advantage and give you the boost you're looking for. By continuing contributions while delaying withdrawals from Social Security and other retirement accounts, your portfolio will have more time to grow.

You work hard for decades in hopes of being able to retire comfortably down the line. Retirement can be the happiest time of your life, but it can also be most stressful if you're not well-prepared. Don't let those savings opportunities pass you by. After all, the more money you have in retirement, the more freedom and flexibility you'll have in carrying out the retirement of your dreams.

Sources:

[1] <https://www.usatoday.com/story/money/2019/02/26/saving-retirement-middle-aged-americans-fall-short/2983878002/>

[2] <https://www.fool.com/retirement/2019/07/15/can-i-take-an-hsa-withdrawal-for-nonmedical-purpos.aspx>

[3] <https://www.marketwatch.com/story/how-to-collect-social-security-and-keep-working-2011-03-21>

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Try These Fun Outdoor **ACTIVITIES THIS FALL**

The crisp, leaf-scented air. The roar of the home crowd. The harvesting of foods. The sheer beauty as the leaves burst into shades of red, yellow, and orange.

Whatever your favorite seasonal scenes are, it's no secret that fall is a beloved time of year for millions of Americans. The weather turns to a more comfortable variety, and for many, fall's the last chance to enjoy the outdoors without that pesky snow involved. So, before it gets too chilly outside, here are some ways to spend a picture-perfect fall day outside.

TAKE A SCENIC DRIVE

The only thing better than peeking at the fall foliage? Peeking at the fall foliage while you're cruising in your car. During early to mid-fall in your neck of the woods, most trees still have their leaves but have since turned vibrant hues of red, orange, and yellow. For some jaw-dropping leaf-peeping, consider traversing the Blue Ridge Parkway in North Carolina and Virginia, the M-22 Scenic Drive in Northern Michigan, the Acadia All-American Road in Maine, or the June Lake Loop in California.

TAILGATE A FOOTBALL GAME

You'd be hard-pressed to find another sport like American football. The battle scenes on the gridiron are a sight to see, sure, but the real spectacle might be in the surrounding parking lots hours before kickoff.

Tailgating is a uniquely American spectacle that everyone should experience in the fall. It doesn't matter if it's high school, college, or the

NFL—you'll be sure to find a tailgating scene near you. So, pack up those grills, folding chairs, coolers, and party tents, because at least for a day, you can be a huge football fan.

TAKE SOME GREAT PHOTOS

In the fall, bright, beautifully colored leaves web together to create a biologic symphony against gorgeous backdrops of mountains, valleys, farmlands, and forests across the US. That's a recipe for some prime-time photography. Team these landscapes up with wildlife, colorful gourds, or sunny skies for fantastic photo ops. What picturesque scenes could you capture this season?



HEAD TO A U-PICK FARM

Around the country, the fall harvests make for an irresistible excuse to spend a day outdoors on a local farm. Depending on your location, there are tons of opportunities to snag your own pumpkins, gourds, apples, pears, and blackberries, to name a few.

U-pick farms have the magic to create lasting memories for your family. Your children or grandchildren will love harvesting their food while playing in the picturesque orchard. And if you pick the right farm, they'll even enjoy petting zoos, corn mazes, wagon rides, and more.

ATTEND A FALL FESTIVAL

There are hundreds of fall festivals held across the country each year. Depending on where you live, you'll find local festivals dedicated to the fall harvest, art, music, pecans, pumpkins, apple cider, Oktoberfest, hot air balloons, and more. It's an ideal way to immerse you and your family in local foods, traditions, and cultures before the cold season begins.

GO TO YOUR FAVORITE BEACH

The beach? In the fall? Yep.

Fall is a fabulous time to visit the ocean or your favorite lake. The summer crowds are gone. The oppressive heat and humidity have taken their yearly hiatus, and your favorite accommodations, activities, and restaurants are generally more affordable. An added bonus: those blustery fall storms dredge up some long-buried pebbles, shells, and sea glass ripe for your picking.

RUN A 5K, 10K, HALF MARATHON

With the heat and humidity gone, fall's a perfect time to get yourself into shape for a challenging race. It's much easier to run in

colder weather, and if you establish a routine before winter comes around, you're much more likely to stick with it.

Hundreds of cities across the US schedule races during the fall season due to the popularity and the entry fees are typically nominal.

For a full list of running races near you, visit: www.Active.com/Running



HOST A BONFIRE

Shorter days? Cooler weather? Sounds like a perfect time for a bonfire. Invite your friends and family for a night around the firepit before it's too chilly. Taking an afternoon to grill out, followed up in the evening by a warm and inviting bonfire, is a perfect way to spend a fall day. Don't forget to indulge in s'mores, and most importantly, the hot apple cider!

GO CAMPING

Starting to notice a theme of enjoying the outdoors with cooler weather and more comfortable conditions? Well, you're correct.

For that reason, camping in the fall is one of the best times to explore the outdoors. Asides from the cooler weather, the threat of thunderstorms and severe weather goes down significantly. That means you'll have better luck staying dry and avoiding hazardous camping conditions. Not to mention, most bugs and insects all but disappear in the colder months, so you can enjoy the scenery without being swarmed.

THE ADVANTAGES OF A Plant-Based Diet

One of the most powerful ways you can improve your overall health is making a move to a plant-based diet. A plant-based diet is pretty straightforward. It's a diet that consists mostly (or entirely) of foods derived from plants. Ranging from vegetables to grains, nuts to seeds, and legumes to fruits; this

diet is no fad. Unlike popular diets that promise significant results without always achieving them, a plant-based diet lets the science speak for itself.

Let's take time to expand on the many benefits of this advantageous diet and share tips on how to get started with this new lifestyle.



1 INCREASED ENERGY

Compared to meat and seafood, plants have much more vitamins and minerals that are great at boosting energy. The antioxidants, phytonutrients, healthy fats, and even protein boosts your mood and your brain's health.

Plus, plants are easier to digest and can even increase your body's performance. It's no wonder that more and more professional athletes that rely on energy and peak performance are switching to a plant-based diet.

2 REDUCES RISK FOR CANCER AND OTHER CHRONIC DISEASES

Like it was stated above, plant-based diets have been shown to lessen your risk of developing cancer or other chronic diseases. It can even have a "reversing effect" on those coming from the standard American diet of meats, dairy, and processed foods; simply because that type of diet actually promotes disease.

In studies, plant-based eaters have shown to have lower rates of diabetes, heart disease, Alzheimer's, and certain types of cancer, among other diseases. That's great news for anyone, but especially those who have a family history of such conditions.

3 LOWER BLOOD PRESSURE AND CHOLESTEROL

Inevitably, plant-based diets are lower in fats and sodium, and much higher in potassium. That's an all-star combination. Potassium-rich foods like whole grains, legumes, nuts, fruits, and vegetables help lower blood pressure that leads to stress and anxiety.

Additionally, many people don't realize that plants contain zero cholesterol, so a plant-

based diet makes for one of the easiest ways to lower your cholesterol. On the other hand, almost all animal-based foods have little to no potassium, which causes a rise in blood pressure and cholesterol.

4 IMPROVES DIGESTION

With the recent consumer surge in drinking vinegar, kombucha, and probiotic drinks, it's clear that gut health is becoming more relevant to Americans. And while all those drinks do aid gut health, a plant-based diet is the best long-term solution for healthy digestion.

Plants are naturally dense with fiber, and a higher fiber intake increases the growth of beneficial bacteria in your gut. A recent review in the *Frontiers in Nutrition* publication showed high-fiber diets promote reduced inflammation and cardiovascular disease risk while improving immunity and intestinal function.

5 HEALTHIER SKIN, HAIR, AND NAILS

A plant-based diet is rich in vitamins, minerals, and phytonutrients. That makes for a surefire way to obtain glowing skin, luscious hair, and healthy nails. Eating meals with vegetables, colorful fruits, legumes, nuts, and seeds will give you ample nutrients that make your skin, hair, and nails thrive.

Conversely, processed and animal-based foods cause inflammation in the body and degrades the collagen and elastin in your skin; leading to premature sagging and wrinkles. Plant-based diets can also diminish skin conditions like psoriasis and acne, among other issues.



6 LOSE WEIGHT EASIER

Any diet that's low in fat and processed sugars will make a person lose weight with relative ease. And a plant-based diet is a prime example of this. Weight loss naturally occurs as a person consumes more fiber and vitamins than they do animal fat and proteins. Unsurprisingly, plants are more nutrient-dense and have fewer calories compared to the same volume of meat or dairy products. That means you can fill up more quickly on plants while eating fewer calories.

7 EARTH-FRIENDLY

Environmentally-speaking, adopting a plant-based diet is one of the best things you can do for the planet. Did you know that animal agriculture accounts for more greenhouse gas emissions than all transportation worldwide? Or that a plant-based diet saves 1,100 gallons of water each day, 30 square feet of forest, and 10 pounds of carbon dioxide emissions. These shocking statistics could go on for pages, but the bottom line is this: plant-based diets are incredibly earth-friendly.

8 SAVES ANIMALS

For every chicken breast, hamburger, or pork loin that you don't eat, you theoretically save an animal as the supply and demand go down. The connection rarely sticks when you see that pre-packaged meat, but its contents came from an animal living in horrific, inhumane conditions. These animals suffer from disease, overcrowding, and other circumstances that are too disturbing to describe.

HOW TO GET Started

The benefits of a plant-based diet sure are intriguing, but you may be wondering about the best way to get started. Well, start with these eight simple tips. After a week or two, you'd be surprised at how easy it becomes to stick to your newfound diet for a healthier and more active life.

1 Eat lots of vegetables.

Try eating mostly vegetables at lunch and dinner and include three to four different colors on your plate. You can also enjoy them as a snack with guacamole, hummus, or salsa.

2 Choose healthy fats.

Fats from meat and dairy clog arteries and increase bad cholesterol. Instead, try utilizing healthy fats found in olive oil, nuts, nut butter, seeds, and avocados.

3 Change the way you think about meat.

Americans like to think of meat as the centerpiece of their meal. Perhaps that's why we're one of the unhealthiest countries on Earth. You don't have to completely do away with meat but consider making it a garnish or side item on your plate.



4 Go for the greens.

Give yourself some variety with your leafy greens and how you cook them. Try kale, collards, Swiss chard, spinach, and others by steaming, grilling, or braising. You can even try them in a stir-fry. It'll help you come up with new ways to enjoy these nutritious leaves while preserving their flavor and nutrients.

5 Cook a vegetarian meal at least twice per week.

A substantial meal foundation begins with beans, whole grains, and vegetables. If you search for plant-based recipes, you'll find thousands of delicious dishes ready for your taste buds' approval.

6 For breakfast, go for whole grains.

A hearty and healthy way to start your morning is with whole grains like oatmeal, quinoa, barley, or buckwheat. For added taste, add in some nuts, seeds, and fresh fruit.

7 Make hearty salads your full meal.

Fill a bowl with your favorite romaine, spinach, Bibb lettuce, or other leafy green and combine it with an assortment of colorful vegetables. For added protein, be sure to throw in beans, peas, edamame, or tofu.

8 Eat fruits for dessert.

Crave that sweet tooth after your meal with a crisp apple, juicy pear, slice of watermelon, or plate of fresh strawberries.



EXPLORING THE WORLD, ONE *RIVER* AT A TIME



Around the world, rivers connect people.

They connect cultures. They connect families. They connect history.

And exploring some of the world's most famous rivers on a cruise boat can be one of the best ways to experience new places daily, explore historic towns, and immerse yourself in local cultures.

River cruises are built on the reputation of taking more time. Enjoying the history, the scenery, and the company. If you're picturing something like a Carnival Cruise Line with thousands of other passengers; this isn't it. Instead, river cruises have a lounge-like

atmosphere and large open spaces designed to take in the picturesque backdrops as you make your way to your next destination.

The calm waters and immersive itineraries can leave you absolutely delighted, while the nightly lodging and entertainment options always satisfy after a day in town. River cruises really are the perfect way to travel relaxed.

Who Offers River Cruises?

Many companies and travel sites offer river cruises. Be sure to consult with a travel expert to find the perfect river cruise line (and route) for you.

WORLD'S GREAT RIVERS TO CRUISE

With a focus on cultural diversity and stunning scenery, here are TEN great rivers to cruise around the world.

North America

Columbia River, United States

More than 200 years after Lewis and Clark explored it, the mighty Columbia River embodies the Pacific Northwest with its stunning scenery. The river stretches over 1,200 miles, offering gorgeous vistas as you cruise along its waters and through an incredible gorge. Cruises visit places in Oregon like Portland, Astoria, and The Dalles; while also venturing into Washington for stops in Mount St. Helens and Clarkston.



Columbia River, United States



Mississippi River, United States

Mississippi River, United States

One of the most iconic rivers to cruise in the world, the Mississippi offers a lot in a convenient, central location. The Gathering of Waters, as it's known, drains 41% of the continental United States, and spans between the Rocky Mountain and Appalachia regions. The 2,348-mile-long river is so massive that you can cruise the upper, lower, or entire river. Maybe St. Louis to Minneapolis-St. Paul sounds lovely to you. Or perhaps Memphis, Tennessee to New Orleans is more your speed. You can even find ones specific to Louisiana if you'd rather not travel far. Whichever route you choose, the mighty Mississippi will leave you in awe.

Europe

Danube River, Central and Eastern Europe

As the second-longest river in Europe, the Danube River offers access to numerous European cultures as it flows through ten different countries—more than any other river in the world. Stretching from Germany to Ukraine, a Danube river cruise is sure to offer you plenty. You'll pass through old, scenic villages, stop at picturesque castles, and have some of the most fantastic food, wine, and beer right at your fingertips. Not to mention, a remarkable list of popular European jewels sits on its banks like Vienna, Bratislava, Belgrade, and Budapest.

Main River, Germany

Just because the Main River only stretches 326 miles doesn't mean it's not one of the best rivers to cruise in the world. For engineering geeks, that couldn't be truer—thanks to the Main's 34 different locks; a collective masterpiece that's enabled river travel across all of Europe. Staying within the German borders, you'll find pristine Bavarian landscapes and historic towns as you mosey along. But don't fret, most cruises stop at larger cities like Frankfurt am Main and Würzburg, too.

Rhine River, Central Europe

The Rhine spans 766 miles and traverses six different countries, including Switzerland, Germany, France, and the Netherlands. Centrally located, the river has played a major role in European history and culture, while being home to 11 UNESCO World Heritage sites along or right near its banks. With major cities like Basel, Rotterdam, Cologne, Strasbourg, and Mainz, a Rhine cruise strikes the perfect balance between urban and rural. Set sail on the Rhine if you'd like to sip on



world-renowned white wines and indulge in culinary traditions, all while taking in the rich cultures and beautiful landscapes.

Rhône River, France and Switzerland

For being 505 miles long, the Rhône River packs quite the historical and cultural punch. The river originates in the Swiss Alps from the Rhône Glacier and flows into the Mediterranean Sea in southern France. Meaning the Rhône's waters flow past some of France's most significant landmarks—with many dating back to the Roman Empire. As you float through the French countryside, you'll catch glimpses of lavender and sunflower fields that bloom with color in the warmer months. Above all else, you'll be enthralled by France's vineyards and farms that yield their celebrated wines and cuisine. Consider cruises that stop by Avignon, known as the "City of Popes," the Roman arena in Arles, or the jaw-dropping gorges of the Ardèche plateau.

Volga River, Russia

The gigantic Volga River is Europe's longest, navigating an impressive 2,193 miles throughout Russia. All that distance covered translates to many cities on its banks; many of which have witnessed some of Russia's most significant events. Using the Volga's waters, you can cruise from Moscow's swirling onion domes

to the critical World War II city of Volgograd (formerly Stalingrad). During the trip, you can check out the Kremlin Armory Museum in Moscow. Or perhaps visit Yaroslavl, the oldest city on the Volga, founded in 1010 by a Slavic prince. You can even step foot on the same ground WWII soldiers fought on at the Battle of Stalingrad. One thing's for sure: on a Volga River cruise, you'll experience Russia the authentic way.



Africa

Nile River, Egypt and Eastern Africa

For millennia, the Nile River has served as one of the world's most vital rivers, supporting the Egyptians and other African nations with its much-needed waters and fertile soil deposits. Today, 95% of Egyptians live within a few miles of the Nile River, so you'll be sure to experience all that Egypt has to offer. Many Nile River cruises highlight the ancient pyramids, the bright and beautiful bazaars (markets), and the temples that were ancient even when Cleopatra reigned. Most journeys include stops at cities like Cairo, Luxor, and Aswan; as well as visits to more secluded sights. On the Nile, you'll be able to relax while you watch the world float by.

Asia

Mekong River, Southeast Asia

On the long and windy Mekong River, you won't be short of countries to cruise through: Thailand, Laos, China, Cambodia, and Vietnam, to name a few. Choose to see Old Hanoi's markets in Vietnam, or visit the old French colony of Laos, where temples and gardens abound. Feel like you traveled back in time visiting the rural villages and monasteries in the valleys of Cambodia. Or, enjoy the tranquil waters as you marvel at the unspoiled jungle-clad vistas, mountain peaks, and secluded villages of the region. You'll surely be greeted with a warm welcome. Whatever your ideal river cruise, the Mekong River can deliver.

Yangtze River, China

Saving the longest for last, the Yangtze River is nothing but impressive. Spanning 3,915 miles and the third-longest river in the world, the Yangtze without a doubt has played a significant role in China's history, culture, and economy. A cruise on the river will give you exclusive access to more than 7,000 years of continuous civilization. Here, you'll be able to discover China's history, people, and culture in a unique way. If you choose to experience all the Yangtze has to offer, one of the most popular river cruises is along the Three Gorges region. It's a mountainous stretch that strays far from the hustle and bustle of China's big cities.



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