



## Moerdyk Financial, Inc.

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# Today's Retiree

Steven N Moerdyk

## Message from Steve

July 2011

Just when you think you've seen it all!!! The recent decision by the International Energy Agency (IEA) to release oil from strategic reserves, along with their promise to release even more if needed (!) - - - this may be the most troubling event I've ever witnessed! Even a 5th grader recognizes the dangerously exposed position this reckless political decision leaves us in ("us" as in USA). As most of you know, I have been advocating investment into the oil & gas sector, and this drawdown of our Strategic Petroleum Reserve (SPR) doubles my conviction to this recommendation. (enjoy the temporary gasoline price reduction).

Many of you are aware of a very successful 'marketing campaign' that I have been conducting this year. I hired a national marketing firm to mail a 'teaser financial letter' to groups of West Michigan retiree's. The letter introduces me and invites them to come into my office for a financial review - and if they do come in to visit with me - I give them a \$100 gift certificate to be used at any of the Gilmore Collection restaurants (Blue Water Grill, B.O.B., Flat Iron Grill, Rose's, Mangiamo, etc.). It has produced amazing results - it's non-threatening, no obligation, no sales pitch - we simply sit and talk about their financial situation - if I can help them, I do - if I can't improve their finances or they don't like me, they still leave with a \$100 gift certificate. As a businessman, it's been a profitable investment. So, Annie and I are talking the other night, and she says "you know people really like those gift certificates, why don't you offer them to people that you already know and like, offer them to all of your clients. Give them a \$100 gift certificate to the Gilmore Collection, if they send you one of their friends"!! So here goes (please don't think this is cheesy, as it's not meant to be), this is simply, in my thinking, in my intent, this is "friends helping friends". If you can help me to gain more clients (nice people like you), then I'd like to send you a "thank you" for helping (a \$100 gift certificate). And your friends have nothing to lose and everything to gain. I'm confident that I can help most retired folks improve their financial life, and even if it turns out that they are "all set" or that they don't need me - they still walk away with a smile and a handshake AND a \$100 gift certificate. (Annie thinks this is pretty cool)(and so do I). Thank you in advance for any help you may be able to extend. Just call the office and Annie or Lori can set this up.

One of my "golfer clients" told me about a website (lostgolfballs.com) that you can go to and buy 'almost new' golf balls at great discounts. I haven't bought from them yet, but I went to their website and it looks very interesting. My friend swears by it. Give it a try and let me know what you think.

As I type this, the world population is passing the 7,000,000,000 (7 billion) mark. And I've noticed that people like to eat (that's a lousy joke) (I'm, obviously, not a comedian). Anyway, as you know, I like commodities, and lately I've been paying particular attention to 'food'. There are ETF's, mutual funds, and managed funds that focus on food. And several of them have been performing profitably. (if you'd like to hear specifics, set an appointment). My son Jimmy now occupies the office next to me, and we've been investing in Sugar, and Live Cattle, and Cocoa, and our investment returns have been nothing short of phenomenal - we're researching with our broker/dealer and our money manager's on 'how we might be able to make this investment advice available to everyone'. For those of you who would like to hear more, simply set an appointment. I think that an exploding world population, coupled with a shrinking 'farming community', makes it highly likely that 'the price of food' is going to continue to rise. Personally, I'm putting my money where my advice is, and some of you may want to join me.

For those of you who haven't read any of my newsletters yet, I have to make it well known that everything that you read here is "my opinion". Do not take any of this as the gospel. Please do your own research. I always 'give it my best shot', but/and no one is perfect (but some of us strive to be) (smile).

We've all heard the old saying: "If it sounds too good to be true, it's probably not true". And that's very good advice. But have you heard one of my favorites: "It's not too good to be true, but it is too good to be free". I love this one, because (and many of you know where I'm going with this) the newer "guaranteed income rider's" that we can attach (for a fee) to an annuity, will guarantee you, no matter what happens to the value of your internal investments, that you will receive a dependable reliable income for as long as you live. And for this guarantee of a steady income stream that will never backslide, you must "pay for it" (it's not free). I find this very reassuring, very comforting, and in most cases, I am confident in recommending a portion of your portfolio be invested here. It takes a lot of pressure off your investments (and a lot of pressure off me).

One of my clients, Elizabeth Harrell, just left my office. She is an expert at helping people find 'assisted living facilities' or 'nursing homes'. I don't say this flippantly - "she knows her business upside down, inside out". Elizabeth is a joy to work with, she's nice, smart, honest, diligent and FREE (yup, she does not charge for her service)!! So, if you or a friend are looking for an assisted living facility/nursing home anywhere in the West Michigan area - call her. She knows them all, and she is great to work with. (877)254-6816

According to Census numbers, in 1990 there were 37,000 people that were 100 years old. In 2008 there were 84,000. And it's projected that by 2040 there will be 580,000 people 100 years old or older!! (keep doing your pushups)...

[www.MoerdykFinancial.com](http://www.MoerdykFinancial.com)



Steve and Annie Moerdyk

Steven N. Moerdyk is a rare Financial Representative who has all three licenses necessary to offer his clients the entire universe of investments and financial products, with no limitations. From stocks & bonds, managed portfolios, private REITs and private placements, to annuities and life insurance. Steve understands that “one shoe does not fit all” and each of his clients has their own unique desires and goals.

Steve was recognized as a “Top Financial Representative” in both 2007 and 2008 by Kalos Capital Management, Alpharetta, GA. Last year, 2010, he was one of five brokers nationally to earn the “Excellence Award” from Center Street Securities, Nashville, TN. Steve and his wife, Annie, have been featured donors by the Helen DeVos Children’s Hospital Foundation and the Renucci Hospitality House.

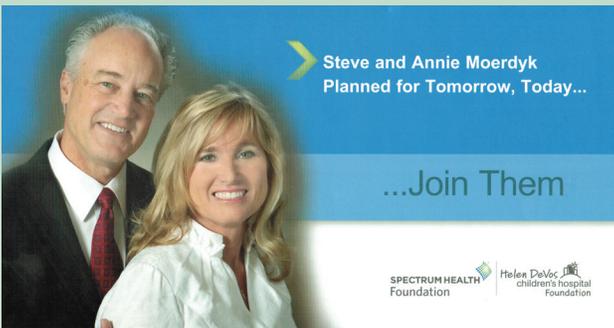
Steve and Annie met at Michigan State University. They were married in 1979 and reside on beautiful Lake Bella Vista in Rockford. They have two children, Carly 27, and Jimmy 21. Carly is Chief Neurology Resident at Jackson Memorial Hospital in Miami, where she lives with her husband Kia. Jimmy brought considerable talents to Moerdyk Financial this spring and is proving to be an invaluable asset.



Steve and his father Jim, enjoying a moments with legendary Michigan State basketball coach Tom Izzo, and renowned Ambassador Peter Secchia, at the Steven Smith Charity Challenge golf outing.



Steve with a favorite author, Ann Coulter. Her newest book, *Demonic*, is a New York Times Best Seller.



The Helen DeVos Children’s Hospital Foundation once again featured Steve and his wife Annie, on the cover of their fund-raising brochure.



Republican Presidential candidate Jon Huntsman flew into town to meet with some enthusiastic supporters. (“I never thought I’d say this, but he may be ‘too nice’ to be President!”)



Michigan State University President Lou Anna Simon, posing and listening to Steve’s idea’s for managing the billion dollar MSU Endowment Fund.



This September 19, 2011 please join Moerdyk Financial and Michigan Disability Alliance (MiDSA) to raise money to send less fortunate youngsters to the Michigan Victory Games, a competitive 4-day event for “athletes with physical disabilities.” Every dollar goes directly to the kids.