



Regent Financial Services

April 2017

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April 2017

Converting Retirement Savings to Retirement Income

Popping these foods in the freezer is totally genius (page 2)

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Operation Shredding LIVE Event

Shred your confidential documents
Regent Financial & KJRH 2 Works
for You are teaming up!

Saturday, April 22nd
8:00am - 1:00pm



Four Ways to Double the Power of Your Tax Refund



The IRS expects that more than 70% of taxpayers will receive a refund in 2017.¹ What you do with a tax refund is up to you, but here are some ideas that may make your refund twice as valuable.

Double your savings

Perhaps you'd like to use your tax refund to start an education fund for your children or grandchildren, contribute to a retirement savings account for yourself, or save for a rainy day. A financial concept known as the Rule of 72 can give you a rough estimate of how long it might take to double what you initially save. Simply divide 72 by the annual rate you hope that your money will earn. For example, if you invest your tax refund and it earns a 6% average annual rate of return, your investment might double in approximately 12 years (72 divided by 6 equals 12).

This hypothetical example of mathematical compounding is used for illustrative purposes only and does not represent the performance of any specific investment. Fees, expenses, and taxes are not considered and would reduce the performance shown if they were included.

Split your refund in two

If stashing your refund away in a savings account or using it to pay bills sounds unappealing, go ahead and splurge on something for yourself. But remember, you don't necessarily have to spend it all. Instead, you could put half of it toward something practical and spend the other half on something fun.

The IRS makes splitting your refund easy. When you file your income taxes and choose direct deposit for your refund, you can decide to have it deposited among two or even three accounts, in any proportion you want. Qualified accounts include savings and checking accounts, as well as IRAs (except SIMPLE IRAs), Coverdell Education Savings Accounts, health savings accounts, Archer MSAs, and TreasuryDirect® online accounts. To split your refund, you'll need to fill out IRS Form 8888 when you file your federal return.

Double down on your debt

Using your refund to pay down credit card debt or a loan with a high interest rate could enable you to pay it off early and save on interest charges. The time and money you'll save depend on your balance, the interest rate, and other factors such as your monthly payment. Here's a hypothetical example. Let's say you have a personal loan with an \$8,000 balance, a 12% fixed interest rate, and a 24-month repayment term. Your fixed monthly payment is \$380. If you were to put a \$4,000 refund toward paying down your principal balance, you would be able to pay off your loan in 12 months and save \$780 in interest charges over the remaining loan term. Check the terms of any loan you want to prepay, though, to make sure that no prepayment penalty applies.

Be twice as nice to others

Giving to charity has its own rewards, but Uncle Sam may also reward you for gifts you make now when you file your taxes next year. If you itemize, you may be able to deduct contributions made to a qualified charity. You can also help your favorite charity or nonprofit reap double rewards by finding out whether your gift qualifies for a match. With a matching gift program, individuals, corporations, foundations, and employers offer to match gifts the charitable organization receives, usually on a dollar-for-dollar basis. Terms and conditions apply, so contact the charitable organization or your employer's human resources department to find out more about available matching gift programs.

¹IR-2017-01, irs.gov



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Erin Phraner

Popping these foods in the freezer is totally genius

12 Foods You Never Knew You Could Freeze

If you only use the ol' icebox for storing frozen dinners and ice cream, you're truly missing out.

1. NUTS - Here's a cool secret: The freezer actually makes nuts last longer because it keeps the oils in them from going rancid. That's good news for all of us who like to buy them in bulk. Parse out whatever nuts you think you will eat soon and freeze the rest. They thaw quickly on your kitchen counter.

2. COOKED RICE - Made too much rice? Store it in a freezer-proof container and pop it in the freezer until you need it. When you're ready to eat it again, add the amount you want to a microwave-safe bowl or saucepan with a few tablespoons of water to warm it back up.

3. SHREDDED CHEESE - How many recipes call for only grating a small amount of cheese, leaving you with a sizable hunk leftover? Tons. Go ahead and shred all that cheese and freeze it in freezer bags. Next time you're in the mood for lasagna, enchiladas, or anything cheesy, just thaw and use. No more moldy cheese blocks!

4. RIPE BANANAS - Banana bread lovers may know this secret well. Freezing ripe bananas is a game-changer for all your last minute banana baked good needs. They're also terrific for adding to smoothies since it makes them creamier and you can use less ice.

5. WINE & CHAMPAGNE - If you left a little bit of wine in the bottle after dinner, pour it into an ice cube tray. Just pop a cube into your pan the next time your recipe calls for some wine. Your pasta sauces will thank you. Or, if you want to use your new wine ice cubes for sangria, that's cool too. Like wine, you can freeze bubbly in an ice cube tray and pop one (or two or three) cube into a glass of orange juice for an instant mimosa.

6. UNCOOKED BACON - Bacon thaws very quickly at room temperature, which is great because we always want to eat it. Wrap 3 to 4 slices side by side in parchment paper before putting in a freezer-proof bag.

7. BUTTER - Frozen butter is a baker's secret weapon. Grate frozen butter in your doughs for the most tender pie-crusts and biscuits. Just freeze the butter in its original wrapping inside of an airtight bag or tightly wrapped in foil.

8. FRESH HERBS - Wash and pat your herbs dry. Chop into desired portions and spread them on a cookie sheet covered with plastic wrap in the freezer. Once frozen solid, take them off the sheet and put them in a freezer bag. Another option is to chop the herbs finely and place them in an ice cube tray covered with water. Then, pop an herb cube directly into your pan to liven up sauces or stews.

9. COOKIE DOUGH - frozen cookie dough is your new best friend. Just scoop the dough out onto a cookie sheet and stick it into the freezer. Once frozen solid, put the individual frozen portions into freezer bags. Now you can bake as many cookies as you like whenever you want. Just add 1 to 2 minutes to the bake time.

10. BREAD - Having sliced bread (or bagels) in your freezer is the best thing since sliced bread — no really. It's best to freeze the bread when it's fresh, so decide how much you are going to eat straightaway and freeze the rest. To freeze, wrap in heavy-duty aluminum foil and place inside a freezer bag. Thaw in a 300°F oven, placed directly on the rack, for 5 to 10 minutes.

11. EGG YOLKS AND WHITES - Like wine and herbs before it, egg yolks and whites go great in ice cube trays, too. You will have to thaw the cubes completely if using them to bake, but the whites can be defrosted right in the pan for omelets!

12. WHIPPED CREAM - There's no such a thing as too much whipped cream, but if you find yourself with extra one day, don't waste it. Dollop spoonfuls of whipped cream on a wax paper-lined cookie sheet and freeze until solid. Transfer to a freezer bag for instant hot chocolate toppings. The whipped cream will melt right into your mug! If you want to be fancy, you can pipe the whipped cream onto the cookie sheet instead.

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Monty Dossman
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This month we are featuring team member, Monty Dossman's favorite recipe, and vacation spot!

Monty states, "This is a family favorite across all ages, the kids love it, and so do the adults!"

Favorite Recipe:

Cheesy Rotel Chicken Spaghetti

Favorite Vacation Destination:

Werfen, Austria



Cheesy Rotel Chicken Spaghetti

Ingredients

- 1/2 onion chopped
- 2/3 green pepper chopped
- 4 tbsp. butter (to saute vegetables)
- 2 tbsp. Worcestershire sauce (to saute vegetables)
- 5 or 6 boneless skinless chicken breasts (shred or chop)
- 1 lb. bag spaghetti, uncooked
- 1 can 10 oz. Rotel (not drained)
- 1 brick of Velveeta (cubed)



By: Monty Dossman's Family Recipe

Instructions

1. Saute onion and green pepper in butter and Worcestershire sauce, set aside.
2. Boil chicken breasts, shred or chop (Monty prefers to shred).
3. Cube one brick Velveeta before the spaghetti is ready (use big bowl).
4. Prepare spaghetti, and pour hot spaghetti over Velveeta, stir to melt and spread Velveeta.
5. Add chicken and green peppers, onions, and Rotel. Mix well.
6. Pour into baking kettle, put lid on, and bake at 350 for 40 minutes.



Hohenwerfen Castle

Salzburg & Werfen, Austria

Monty's favorite vacation destination is the Salzburg and Werfen area of Austria. Werfen is one of the oldest market towns near Salzburg. Salzburg means "salt castle", referring to its massive fortress and the white gold from the mountains in the South. It is mainly known for medieval Hohenwerfen Castle and the Salzburg Ice Caves (or Eisriesenwelt).

Werfen is a very popular day-trip destination among tourists largely due to the Hohenwerfen Castle and the Salzburg Ice Caves. The Hohenwerfen Castle is the second biggest fortress of Salzburg. It is situated in a very picturesque setting on the top of a cliff overseeing the valley. It is famous for its bird of prey shows. The next big attraction are the Salzburg Ice Caves, the biggest ice caves of Europe that are open to visitors. Here you will find a unique opportunity to change your idea of what constitutes a cave completely: instead of a dark and dirty hole you will find gigantic ice-crystals and walls of ice. Inside the cave the temperatures are around or below zero degrees, so even if you go there in August, don't forget to bring warm clothing and good shoes!

The classic music festivals, the city's most famous son Wolfgang Amadeus Mozart, and the heart-warming musical "The Sound of Music" created the area's fame and popularity with music enthusiasts all over the world. Hohenwerfen was also the location for some filming of Where Eagles Dare.

If you want to visit, please note it's not a very studenty city: It is generally considered to be a wealthy, conservative, exclusive and religious place. It serves rather for the needs of its senior population than for its junior one. Some important facts for tourists: If you want to do proper sightseeing, plan to spend at least two to three days in Salzburg.



FREE SHREDDING EVENT

Help Protect Your Identity!
Shred your personal documents safely at
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We are teaming up with KJRH, 2 Works for You!

Earth Day - Saturday, April 22nd

8:00am - 1:00pm

**Regent Financial parking lot
SW Corner of 71st & Yale**

*5 boxes per car only

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