

Wehner's Wisdom

Spring 2014 Issue #2

This quarters successful clients, Greg and Marie Flanagan

I've known Greg and Marie only a short time - since 2011, but, I am amazed at this special couple. They are young, and truly in sync with the times, and making the most of it! When I first met them, Greg was working in a maker space in NE Minneapolis. He's moved up and onward, and is now self-employed doing custom woodworking and digital fabrication. Marie enjoys her position as a Senior Editor, writing about agriculture for the USDA. They make an awesome team - Marie brings in a stable paycheck, and Greg is able to take the self-employment route. They



communicate beautifully around their roles, and share the values of regular saving and not overspending. They are focused on the long term, and recognize the value of their own hard

work - they realize the need for self-sufficiency, and embrace it! They are dedicated to their families. In fact, speaking of family - they are expecting the first baby in April! They have great attitudes despite the challenges that come their way, and I have to say these two have awesome positive energy that makes a person feel happy to be around. They met through Marie's brother - he and Greg played in a band together. They have mastered the art of balance in life - work, hobbies, music, play, and family! Way to go Greg and Marie! What an honor it is to serve such a special couple!

Happy Spring, and as always, would love to see you!

Tentative Schedule for events:

I plan to do two educational events:

- * 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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Markets are more Emotional than Logical!!!

Volatility has once again returned to the markets, but fundamentals are improving. Here are some interesting bullet points to ponder going forward to 2014 and the fundamentals of the economy

- 1) The numbers of people who felt financially stable enough to quit their jobs on their own is close to where it was in 2008.
- 2) Corporate earnings are stilling coming in greater than anticipated by analyst in more than half of all cases.
- 3) The European Coalition has modified their strategy for getting out of the recession, and things have gotten better and continue to improve.
- 4) Our nation's deficit is now below where it was in 2008, and personal debt has also fallen.
- 5) We as a nation have made major strides in energy independence, and because of this, manufacturing activity is increasing!

All of the above factors will help to stabilize our financial world, and hopefully start a renaissance if you will - from difficult and depressing to a return to what America is supposed to be about - prosperity for hard work, and ingenuity! This certainly isn't to say that things are perfect or even easy, but, it's almost like we're a tree getting buds in the spring!
Let's have some faith!



Source: <http://finance.yahoo.com/>

A new scam that I want you to watch out for!

This actually happened to me - fortunately, I recognized it for what it was. I got a call from Verizon's "assumption of liability" department. The phone number they gave me to return the call was an automated number, and to go further, you needed to enter your cell number, which I didn't do. Turns out that the only way to determine if someone was trying to open a cell phone account in your name was to give them your social security number. This one certainly made me aware of what a lack of privacy we have!

Those never ending new and improved reports!

It's been 15 months and many hours of work in the making, but finally we should be able to resume sending your quarterly reports. I hope you like the new look and slightly expanded information!

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