

## *This quarter's successful client, Karen Remund*

*Although I actually met Karen in person only a little over 3 years ago, I feel like I've known her all my life! I met her husband Bob in the early 1990's, as we were looking for ways to coordinate the benefits package he had through Unisys with the other financial planning he did on his own. Bob and Karen created one of the most incredible, loving, and productive families I've ever had the privilege to know! Bob and Karen live in a spectacular setting in Park Rapids, where she ran the family resort.*



*They also adopted not one, but six very special children, four which came from India. They provided a beautiful, safe environment for all six, but one in particular was born with*

*disabilities and wasn't able to live on her own. Karen did the total care for Prema for 22 years, until she passed away in December of 2005. During their 44 years of marriage, both of them worked hard. Bob was, as most engineers are, meticulous about his planning, and it has paid handsome dividends for the family! When he passed away in October of 2011, each of the children, including Bob's biological daughter stepped up and took care of Karen - and you could see the caring as each job was done. Karen has made incredibly smart choices since Bob passed away, including finding a wonderful tenant for her cabin, and building a sizeable legacy for the kids, so they don't need to worry! The Remund Family is truly an example of what success in family means, in every way possible! Thanks, Karen for everything you do, your awesome contributions, and for allowing me to serve your incredible family!*

### **Don't forget October 12!**

*We'll be doing a really valuable event on Social Security on October 12, 2013 at 10:30 am. Would love to see you - please let me know if you can come!*

### **The Characteristics of the financially stable and secure**

Found some very interesting information about the people who have successfully accumulated wealth from an article in the financial pages of Yahoo. The thing that struck me is how blessed I am to serve so many wonderful people who are actually doing these things!

**First** and foremost, they find a career they love, and spend their time working their way up, investing in education and skill development.

**Second**, they spend less than they make, and take advantage of any retirement plans their employer offers.

**Third**, they start saving while they are young - and time is on their side.

**Fourth**, they focus on the long term, and NOT the day to day fluctuations in the market.

**Fifth**, they diversified their monies between stocks, bonds, and cash and kept the allocation in place unless their ability to handle risk or the economy changed drastically.



**Sixth**, they do work with an advisor! (PS this isn't a sales pitch - it doesn't

have to be me - if we aren't the right fit, find someone who is).

### **Some Brief Housekeeping**

*We at Wehner and Associates are doing lots of major upgrades to technology, and would really appreciate your help! If you have an email address, we'd appreciate being able to send you this via email. Please let us know the information. If, you're getting this in the mail, and don't want to continue receiving it I'd appreciate you letting me know. I really don't want to be sending this to people who don't want to receive my mailings. It doesn't help anyone! Lastly if there is topic you'd like me to cover or write about, please don't hesitate to let me know that as well.*

*Thanks so much for your help with this, and have a super fall!*