

## **My wife, the salami smuggler.**

In December 2019, Mary and I applied for the Global Entry card. It's the Department of Homeland Security program that allows citizens to re-enter the U.S. easily upon returning from travel abroad. The card also includes the Transportation Security Administration's PreCheck feature, which speeds up the security check-in process prior to boarding a plane. The card, which is good for five years, costs only a hundred bucks, and Mary and I figured it was worth the money to save some time while traveling abroad (if we ever get to do that again!).

I received my approval in less than a month and got my card. For Mary, however, no such luck. Every time I checked the website, her application was "pending approval". This went on for months, and then the coronavirus hit. Anything having to do with federal government information processing came to a near stand-still. Mary's application would have to wait, and we figured the pandemic was the culprit.

Mary and I have had the good fortune to be able to travel to Europe three times in the past four years. On all of our travels into and out of the country, I have breezed through the security lines. However, on every trip we have taken, Mary has been singled out by the screeners for "special" treatment. During our most recent trip, when we were returning from London, she actually had to unpack her suitcase for the screener. The authorities never told her why she was being looked at more carefully, and we just wrote it off as a case of someone else out there who has her name on a list and the name is Mary Rich. Irritating, but we could deal with it.

Lo and behold, Mary received her Global Entry approval right before Christmas, one year after we had both applied. During her interview, the border security agent asked her if she had ever tried to bring meat – yes, meat! – into the U.S. from abroad. "Well, yes, actually," she said, "I was in Rome 20 years ago, and, when I was coming back to the states, I bought a salami at one of the airport stores to bring home as a souvenir for my husband. The store clerk told me it would be OK to bring it on the plane." She told the interviewer that, when she went through security to board her flight, she was told that she could not bring the salami onto the plane, and that it was considered contraband. The security agent took the salami from her, and Mary flew home empty-handed.

The border agent smiled as Mary told her story and said, "Well that explains why your Global Entry card took so long to get approved. The salami incident is in your travel record, and it also explains why security agents do a deep-dive on you whenever you travel. It shouldn't be a problem in the future, now that we've approved your application."

My wife, the would-be salami smuggler.

So, what does Mary's adventure have to do with your money?

As a financial advisor, I read articles nearly every week about how people are stressed out about money: "Can I afford this house? Why is there never any money left at the end of the month? How can I possibly pay off my student loans? Will I ever be able to retire? What's going to happen if I'm old and sick and need someone to take care of me?" The list goes on, and the stress goes up. Our money lives can be like that. We know what we should be doing with our money to plan for the future, but we don't do it for any number of reasons, some of which are important: busy lives, job demands, the kid's dance recital, whatever. The problem is that many of us put off important financial moves for so long that before we know it, the years go by and....oops! Just like Mary and her salami, something she did 20 years ago and forgot about

had lasting effects and eventually became kind of irritating. We were able to fix it, but – unlike attempted salami-smuggling – a lot of money problems simply cannot be fixed after the fact.

How can you try to avoid this? Simple. Meet with me for a review of your situation and make a financial plan. For many folks, this is the most difficult step in the process, primarily because it requires an active decision to get started. However, here's what I have observed: the folks who take this first step have won half the battle. Here's the deal: meet with me for 60 minutes. We can accomplish a lot in an hour. At the end of our meeting, we'll pretty much know if it makes sense to move forward. It's that simple, and my guess is that your stress level will notch down a bit, even if you choose to do nothing more than meet with me to find out where you stand financially.

Our meeting is free, and I won't give you any baloney...or salami. Call me today.

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