



## September Newsletter 2021

**ChFC**<sup>®</sup>  
**CHARTERED  
 FINANCIAL  
 CONSULTANT**<sup>®</sup>

**1<sup>st</sup> Consultants, Inc.**

1413 3<sup>rd</sup> St., Beaver, PA 15009  
 724-728-6820



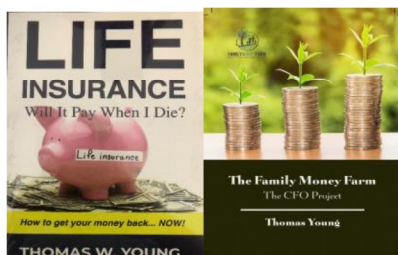
**Join us on our Facebook Group**

[https://m.facebook.com/login/?next=https%3A%2F%2Fm.facebook.com%2Fgroups%2F84891281570811%3Fgroup\\_view\\_referrer%3Dprofile\\_browser&refsrc=http%3A%2F%2Fem-ui.constantcontact.com%2Fem-ui%2Fem%2Fframe%2Fpreviewtest%2Fe9353eeb-f046-445e-aab2-9368a64498c6&\\_rdr](https://m.facebook.com/login/?next=https%3A%2F%2Fm.facebook.com%2Fgroups%2F84891281570811%3Fgroup_view_referrer%3Dprofile_browser&refsrc=http%3A%2F%2Fem-ui.constantcontact.com%2Fem-ui%2Fem%2Fframe%2Fpreviewtest%2Fe9353eeb-f046-445e-aab2-9368a64498c6&_rdr)

### **The Family Money Farm//The CFO Project**

Every day at noon, Tom is giving advice on "Financial Mastery Coaching" as part of ongoing client education.

Every 3<sup>rd</sup> Tuesday of the month turn on 99.3 F.M. to listen or watch via computer at [wbvp.wmba.com](http://wbvp.wmba.com) when Tom inspires and updates important investment issues.



**Prefer to read – we have you covered.**

Newly released: (Order from the office today)  
**The Family Money Farm – The CFO Project**

Re-released:  
**Life Insurance – Will it pay when I die**

**Live your Life Insurance** with forward by Thomas Young

**Order from our office today!**



### **Workshop Central**

Mark your calendars for this amazing workshop offered on 9/30/21 and 10/7/21 (your choice) called "Basis for Banking" to be held at Seven Oaks Country Club 6:00 pm to 9:30 pm. Presentation is 6:00 to 7:30 with tea, coffee, and desert offered from 7:30 to 8:00 and continuing presentation from 8:00 to 9:30.

Attendance is \$15.00 per person  
 \$25.00 per couple

All attendees will receive a **free** book – "The Family Money Farm-The CFO Project" and bonus materials.  
 Reservations required call 724-728-6820



**1st Consultants, Inc.** is a financial Coaching and cash-flow management firm dedicated to providing our clients with financial independence.



Here is one book designed to help you grow you:

### **7 Habits of Highly Effective People**

1. Be Proactive
2. Begin with the End in Mind
3. Put First Things First
4. Think Win-Win
5. Seek First to Understand, Then to Be Understood
6. Synergize
7. Sharpen the Saw

Another self-help book to read is Self Talk.

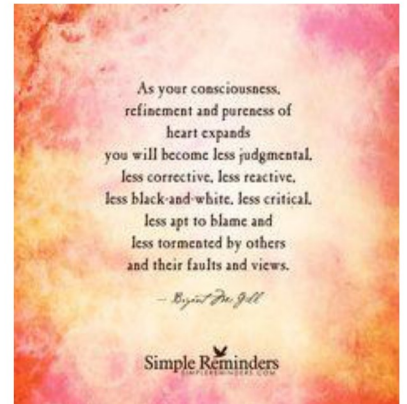
Remember part of becoming financially successful is learning to grow you as an individual as well as wealth. We must learn to expand out of our comfort zone.

How we do this is through:

- The things we read
- The people we meet
- The places we go



**Have you taken the time to have your financial checkup? Just like a car inspection, it is important to review your financial future yearly. Schedule today 724-728-6820. We offer in house, telephone, or zoom meetings.**



### **The Prosperity Economics Movements Creed:**

- Help all clients save 20% or more of all income earned.
- Build emergency/opportunity funds for our future.
- Protect our Human Life Value with a mix of term and whole live insurance.
- Leave any existing whole life insurance policies in place.
- Optimize all other insurances with high deductibles and lower premiums.
- Seek alternative investments that do not fluctuate in value.



### **So, what is Human Life Value?**

"Human Life Value" or HLV, represents the amount that ensures a family's standard of living does not get affected if the one who earns for the family dies or is unable to continue earning.

