



CONSULTANTS INC.



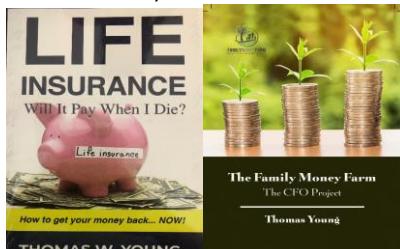
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The Family Money Farm//The CFO Project

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

Every 3rd Tuesday of the month turn on 99.3 F.M. to listen or watch via computer at wbvp wmba when Tom inspires and updates important investment issues. (1st consultants FBWBVP.com)



[Prefer to read – we have you covered.](#)

Newly released: (Order from the office today)

E-Book: [Financial Mastery Blueprint](#)

[The Family Money Farm – The CFO Project](#)

Re-released:

[Life Insurance – Will it pay when I die](#)

[CFO-Project.com – To get free copy of the book contact the office.](#)

March Newsletter 2022

ChFC®
CHARTERED
FINANCIAL
CONSULTANT®

It is time to have your financial checkup. Just like a car inspection, it is important to review your financial security yearly. Schedule your review today by calling 724-728-6820. We offer in house, telephone, or zoom review meetings.



Happy St. Patrick's Day ! (March 17, 2022)



Prosperity Economic Strategies

- Have high deductibles on car/home/liability using an umbrella insurance.
- Use dividend paying whole life insurance as your emergency/opportunity fund.
- Take all dividends and short-term capital gains from NON-RA monies in cash and use to pay expenses.
- Fund retirement plan accounts to the MATCH level only.
- Use 30-year mortgages with minimum down and no prepayments.
- Borrow AGAINST Life Insurance.
- Reduce any Universal Lifestyle policies' death benefits.
- Pay your savings back at interest.
- Focus on cash flow (in and out) not net worth.
- Develop and protect lifelong income strategies.
- Maintain a Prosperity Flow Through account for accountability.

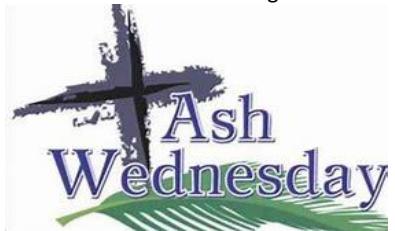
1st Consultants, Inc.

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Prosperity Economic Strategies (Cont.)

- Keep current wills and trusts and other legal documents.
- Pay down accounts while in "spending phase".
- Use death benefits as permission slips to spend other assets.
- Keep working, do not retire, take numerous free days along the way.
- Educate future generations with financial and values legacies.



(March 2, 2022)

Word Search for Ash Wednesday:

G	E	C	N	A	T	N	E	P	E	R	C	G	J	P
E	E	F	D	B	Y	T	K	Z	U	R	N	S	P	R
D	Q	I	M	F	Y	T	I	L	A	T	R	O	M	E
U	H	R	E	T	A	W	Y	L	O	H	Y	I	W	P
Y	O	F	S	N	K	U	E	Z	T	U	F	O	E	A
S	S	O	R	C	I	A	G	T	S	X	G	P	D	R
J	E	S	U	S	S	A	N	F	A	X	F	Z	N	E
S	T	H	N	T	Z	E	T	I	F	U	O	P	E	M
K	A	I	E	A	L	Q	W	S	N	B	R	I	S	V
I	S	R	O	S	S	N	K	H	B	C	E	H	D	W
W	I	E	S	G	S	I	T	N	L	A	H	S	A	G
K	Q	Q	H	W	T	E	Q	Y	R	Q	E	R	Y	R
X	R	Z	V	S	Y	S	L	A	R	A	A	O	O	O
F	L	Z	G	T	A	P	S	B	O	F	D	W	G	S
J	U	G	S	P	E	N	A	N	C	E	X	U	S	C

FOREHEAD	BLESS	PREPARE
PENANCE	WEDNESDAY	FAST
EASTER	ABSTAIN	ASHES
CROSS	REPENTANCE	FISH
HOLYWATER	MORTALITY	LENT
WORSHIP	JESUS	

Five Lifelong Lessons:

- Think about success
- You are going to get out of life exactly what you think you are going to get.
- Practice every day thinking about what you really want.
- Ignore the haters (ones that get you angry and leave you that way)
- Take one step at a time and avoid discouragement. Complete one goal at a time.
- Measure money and all opportunity losses and adjust to achieve success.