



## March Newsletter 2022

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

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 724-728-6820



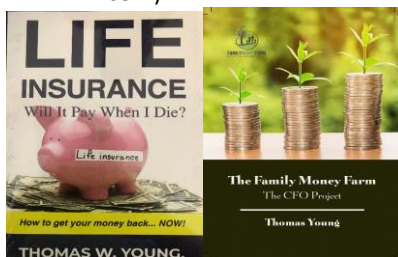
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### **The Family Money Farm//The CFO Project**

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

Every 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. (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.

*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)

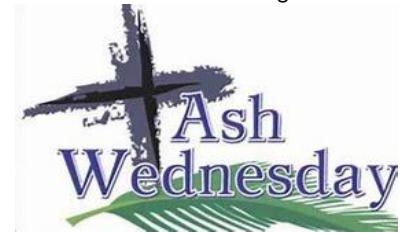


### Prosperity Economic Strategies

- 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.

### 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 J 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.