



## PREPARATION, PLANNING, & PREDICTIONS

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### Currency Curiosities

Until 1804, none of the non-copper coins made in the US had their value engraved on it, people just had to know based on size.

In 1909, Abe Lincoln became the 1st person to appear on a regular US coin.

*Legal tender* refers to how currency can be used to satisfy "debts, public charges, taxes, and dues" but no one is *required* by law to accept it.

The average lifetime of a coin is 30 years, but for a bill that time is cut down to 18 months.

A stack of a million \$1 bills would be about 361 feet high.

The ink used to print bills is magnetic, thus vending machines use this as one of the means of detecting whether a bill is legitimate.

Martha Washington is the only woman to ever appear on a US bill. She was on a \$1 silver certificate of 1886 and again in 1891.

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## ARE YOU PREPARED?



As Ben Franklin so simply stated it, "...nothing can be said to be certain except death and taxes." Thanks to the IRS, we are forced to prepare for taxes each year, but when was the last time you gave any thought to what will happen after you die? This is a subject most of us like to avoid since we hope it is far in the future before we have to face our mortality. However, eventually the time will come for all of us so it is important to make sure you have organized your affairs to ease the burden on the family and friends you leave behind.

One of the more somber services HWM provides is assisting survivors in their duty to finalize the estates of the deceased, complete death claim forms, transfer accounts to heirs, and wade through the paperwork and other financial detritus that a loved one leaves behind. This is often a very overwhelming, exhausting, and complicated process. It takes a considerable amount of time.

The process is often more drawn out because loved ones are not left with a clear picture of what the decedent owned, where important documents are kept, and what the final wishes were. In some cases, wills and trusts are established that do not reflect the wishes expressed on beneficiary forms for life insurance policies and/or investments. If there is a beneficiary named on a policy or investment, it ALWAYS supersedes wills and other estate documents. That is why it is important to periodically review your named beneficiaries and update them as needed. Life happens and things change so beneficiaries sometimes need to change as well.

Here are some things we suggest to help you prepare in an effort to ease the burden on your family after your death:

- Review/update your beneficiaries on all investments, insurance, 401(k)s, etc.
- Review your will and other estate documents to ensure they reflect your current wishes. (Get a will if you don't have one!)
- Gather your important documents in a secure place and let loved ones know where they are located.
- Clean out your files and shred documents for accounts that no longer exist or clearly mark them as closed so that loved ones can easily determine what accounts still require attention.
- If you do everything by computer and no longer receive paper statements for accounts, ensure that you have a list of websites, usernames, & passwords (stored securely) that loved one can access at your death.

- Whitney

## WHERE CAN YOU FIND DEALS?

When you go shopping do you find yourself looking for the Sale sign? Do you only look for what is priced the highest and pick that product every time? I doubt it. We are geared to look for the deal.

Why then do I find many of my clients gravitate to investments which are currently at their highest prices? Why is it that an investment which has done well recently and gone up in price seem so attractive, whereas those that are down

right now seem so unattractive? I think it has to do with the perception of quality and the fear of a sale in the investment world meaning the investment is bad and on its way out.

Nobody wants to get stuck with an expired product. We know there is a risk buying milk that has today's date on it for expiration. This is where I come in. My job is to sniff out the good deals. Ones where the price is showing a sale,

but the product is still good. There are different reasons why something might be on sale, and not all of them are bad.

Begin changing the way you think about investments and begin to treat them like you would food at the grocery or clothing at the mall. A deal gives you more money for something else on your list. You can buy more at a lower price. Now lets go find a deal!

- Joshua

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## COMING INTO THE SUMMER...

What am I looking at coming into the summer months? I first see a stock market that is up over 8% for the year, and up over 20% in the last year. I see many stocks hitting their all time highs or returning to their levels before the 2008 crash. I think it might be a time where we could see a market correction or slow down.

With that said, for many, I may be recommending a re-balance back to a more conservative position. That doesn't mean to cash, but I do suggest pulling some money

out of stocks if you are heavy into the market. This can take some of those gains off the table and may help protect them in case of a market correction. It allows some fresh money to be used to buy back into the market at a lower point after a correction.

I also see a good time for people, who now have more daylight on their hands, to be more budget conscious. When it is cold and you have to stay inside, I find people spend less. When you are out and about and have more daylight to be active, people tend to

spend more. It is important not to let those credit card companies again become the beneficiary of our lack of restraint.

Last, I think this is a great time to do preventative maintenance on your home, car, or body. Everything wastes away without attention, and to keep everything running smoothly you have to take care of it. Think about what you can do to freshen things up and keep them in good running condition!



- Joshua

## AND THE SURVEY SAYS...

In February, HWM conducted our semi-annual client survey by email and the results are in! Thank you to everyone who took the time to answer the questions and give us some honest feedback. We know you are all busy, and we appreciate it!

The survey again focused on the service we provide to clients and how we measure up on certain aspects. We got high marks in all categories, but we have some room for improvement—especially in keeping you informed of pending business. While over 90% of you answered that we were good (33.8%) or excellent (56.3%) at this, we would preferred to be excellent

100% of the time!

Two questions focused on products that we provide to you regularly—the annual desk calendar each December and the emailed Weekly Market Review. We got a mixed response the calendars. While about half of our clients like to receive the calendar and do use it, the other 50% aren't getting much value from it. We hear you and will be reaching out to you in the next couple of months to determine which side of the spectrum you are on and if you would like to receive a calendar this year.

As for the Weekly Market Review emails, it seems that almost 90% of the people

who receive it find it informative or interesting at least occasionally. In the coming weeks, I will be updating the email list of those who receive this weekly email. If you are getting and prefer not to, please do not hesitate to email me to remove your name. On the flipside of that, if you aren't getting it, but want to, tell me to sign you up!

And lastly, over 70% of you answered that you are very likely or certain that you will refer us to a friend, colleague, or family member this year. That tells us that you are pleased with the job we are doing and want to share the wealth. Don't be shy! Referrals from great clients like you are exactly what we want at HWM. It's the best thank you!

- Whitney

## HAVE YOU EVER SEEN A \$1,000,000 BILL?

Recently I came across a \$1 million dollar bill in my desk drawer. Since I am pretty sure I didn't hit the lottery last week, I can rest assured that it was definitely fake! However, it did make me curious as to whether there ever was a bill issued in that amount. What do you think? NO! (Not in the USA anyway, but that's a whole other story.)

That lead me to wonder about other denominations of bills that have been printed in the USA. Like, what about

that "phony as a \$3 bill" saying? Believe it or not, \$3 bills were printed by individual banks and in use in the very early days of the US before the Federal Reserve System created one national, standard currency.

Currently there are bills for \$1, \$5, \$10, \$20, \$50, and \$100. But in days past, the US printed bills for \$500, \$1000, \$5000, \$10,000, and \$100,000. I am assuming those created some problems when people tried to use

them to buy a pack of gum at the local convenience store!

Why the history lesson on US currency? Our minds are always on money. At HWM, we are in the money business, focused on helping to grow and protect our clients' wealth. Our reputation in how we conduct our business is steeped in trust, integrity, and service. We appreciate your continued confidence in us. (And I promise, we will be the first to tell you if they ever decide to issue a real \$1 million dollar bill.)

-Jon

*"Attitudes are contagious. Is yours worth catching?"*

*-Dennis & Wendy Mannering*

*"I find it fascinating that most people plan their vacations with better care than they do their lives."*

*- Jim Robn*