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VOLUME 4 • ISSUE 4

A Lifestyle Resource for Adults 55+



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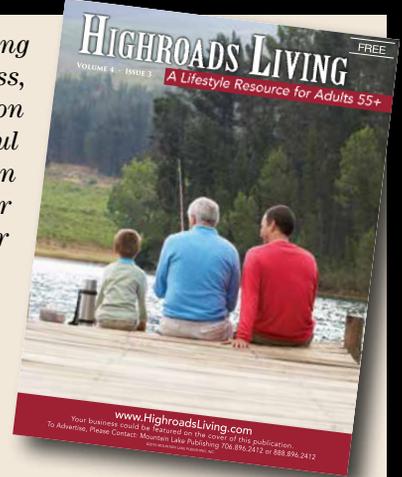
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FINANCIAL FOCUS

Term vs. Permanent Insurance: Which is Right for You?



What's your most valuable asset? While you are still working, this asset may actually be your future income — so you need to protect it. And you can do so by maintaining adequate life insurance, which can help provide your family with the financial resources necessary to meet critical expenses — such as mortgage payments, college tuition, and so on — should you pass away prematurely. But what type of insurance should you purchase? There's no one "right" answer for everyone, but by knowing some of the basics of different policies and how they relate to your specific needs, you can make an informed decision.

As its name suggests, term insurance is designed to last for a specific time period, such as five, 10 or 20 years. You pay the premiums and you get a death benefit — that is, the beneficiaries of your policy will collect the money when you pass away. In general, term insurance may be appropriate for you if you only need coverage to protect a goal with an "end date," such as paying off your mortgage or seeing your children through college. Term insurance may also be a reasonable choice if you need a lot of coverage but can't afford permanent insurance.

Why is permanent insurance more costly than term? Because, with permanent insurance, your premiums don't just get you a death benefit — they also provide you with the potential opportunity to build cash value. Some types of permanent insurance may pay you a fixed rate of return, while other

Still, you may have heard that you might be better off by "buying term and investing the difference" — that is, pay the less costly premiums for term insurance and use the savings to invest in the financial markets. However, this strategy assumes you will invest the savings rather than spend them, and it also assumes you will receive an investment return greater than the growth potential you receive from permanent insurance. Both assumptions are just that: assumptions, not guarantees. If you are considering the "buy term and invest the difference" route, you will need both a consistent investment discipline and a willingness to take a greater risk with your money, in hopes of higher returns.

In any case, your financial professional can review your situation with you and help you determine whether term or permanent insurance is best suited for your needs. But don't delay. If you have even one other person depending on your income to maintain his or her lifestyle, you need to be covered — and once you are, you'll consider those premium dollars to be well spent.

This article was submitted by Jodi Sullivan your local Edward Jones Financial Advisor.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.

4 steps toward *greener* living

(BPT) - Living a greener lifestyle isn't just about conserving natural resources, it's also about saving money. Whether you're renovating your existing home, or building from the ground up, you can create a home that's more efficient, cost effective and "green."

1. *Insulate against air*

In terms of heating and cooling, a well insulated home conserves the most energy by creating an airtight seal, locking out any potential hot or cold air drafts. To properly insulate, replace old windows and doors with more energy efficient options, such as those made by Pella, including triple-pane glass, and add extra insulation to the walls, roof and basement.



2. *Make energy-efficient choices*

Inefficient appliances can cause a spike in your gas, water and electric usage. For a simple change, choose LED bulbs for all your light fixtures. To conserve even more energy, opt in for high-efficiency upgrades for your larger appliances, like refrigerators, dishwashers and clothes dryers, and install water conserving bathroom fixtures to help cut down your home's overall water usage.

3. *Maximize natural light*

When you're able to rely on natural light for most of the day, the cost of your electric bill decreases. If you're renovating, think about ways you can incorporate new window openings to increase the amount of natural light your home is currently receiving. If you're building, think about incorporating an open floor plan with lots of windows to maximize the flow of natural light from room to room.

4. *Design it to last*

Trends come in and out of style quickly. For the larger architectural features of your home, choose design elements that will stand the test of time - reducing the likelihood of another renovation. Leave the trendy design choices to smaller decor pieces that can easily (and inexpensively) be switched out when it's time for a change.

For more design inspiration, visit Pella Windows and Doors on Houzz or visit Pella.com to schedule an in-home consultation with a local Pella expert.



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Top 5 Travel Scams

These top 5 scams have been featured in Travel and Leisure and Budget Travel magazines. They cover everything from false representation, art of distraction, a Samaritan's good nature to very large animals. Note that even though these specific countries have been highlighted it doesn't mean it can't anywhere else. You may even recognize some of them from personal experience, so please read and travel wisely!

U.S.A

Scenario #1 "Fake Front Desk"- You abruptly awake in your hotel room to the hotel phone rings. You realize it's still the middle of the night and in a bewildered state you pick up the phone. It's the front desk calling about an issue with your credit card and they need you to repeat your information over the phone. You oblige, but when you talk to the front desk about the call the next morning, they have no clue what you're talking about. Why? Because, they didn't call you, you have been duped by a clever con who's now using your credit card information for his/her pleasure.

Solution: If this happens to you hang up and then call the front desk back to discuss any matters. Most hotel staff won't call guests during the middle of the night.

FRANCE

Scenario #2 "Parisian Happenstance?"- While walking along one a Parisian street you notice something shiny on the ground. You instinctively gravitate towards it to investigate and soon discover that the shiny thing is a gold ring! So you pick it up and immediately a gypsy woman appears before you, like Gollum in Lord of the Rings she wants her ring back claiming it is a very old wedding ring or family heirloom, BUT will give it to you for a 'good price.' After you pay for it, you think you have won that wager, not to fast. If you go so far as to get it appraised afterwards, you will come to find that your gold ring is made of brass. Sorry...

Editor's Story- This actually happened to me in 2006 when I was walking from the Eiffel Tower

towards Champs Élysées. I found a beautiful 'diamond' ring on the ground, however in my case I was able to walk away with the ring no harm no fowl, I guess my gypsy was on a break?

Solution: Kindly hand the ring back to the gypsy woman and reply "No thanks you can have it."

Italy

Scenario #3 "Catch The Baby"-An adult woman trips/falls near you and instantly her baby comes flying at you like a hot potato. You reflexively catch the baby, but are too distracted to notice youngsters are now picking your pockets or taking your camera bag.

Solution: If you catch the baby quickly look around for little ones in your pockets. If you stop to help a fallen woman and her baby make sure to draw attention to you and look around.

Egypt

Scenario #5 "Camel Offer You A Picture?"-In Cairo, the Great Pyramids attract novice and professional photographers alike, but for this scam you'll need more than a good eye. You'll need quick thinking or strong legs. There are many camel trainers offering tourists a chance to sit atop their seven-foot-tall, 1,500-pound friend for an unforgettable photo. The price may seem reasonable, but the unreasonable catch is that the trainer will then ask you to pay again to dismount otherwise they will hold you hostage till you pay.

Solution: Establish before you get on their camel that there is only ONE fee for the photo op. If you forget to ask and are held hostage on top then you should look for a soft landing and jump.

Closing Tips:

- When traveling in a foreign place try keep your unused valuables in a hotel safe.
- Take photos of all taxi numbers or driver faces
- Try to travel with all money/important documents in a satchel or purse that can be worn around your neck under your clothes.

