

# SAFE

PLANNING

Seniors' Asset & Family Estate Planning

APRIL 2013

## In this Issue:

- Power of Procrastination
- Florida Office Moves to New Location
- Testimonial
- Sharon Calhoun Celebrates Six Years with SAFE!

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## The Power of Procrastination

By Ric Cochran

I've noticed patterns over the years in our notes and call logs of repeated interactions often years apart. People called us or attended our workshops, but never took the next step of coming in to meet with us, or met with us and never completed what we recommended. I won't call any names; but some have become quite familiar. We're happy to try to help, and we're happy to know we're the ones they look to for answers. But I know that some will probably pay dearly for not going further.

A number of cases I'm working on right now involve patients in nursing homes who attended our workshops or called us to ask a few questions, maybe met with us, but went no further before a crisis happened. And while the work we're engaged in on their behalf will still protect much of their estates, more could have been saved with work begun earlier. Why is it so easy to put important things off?

### Failure to prioritize:

We all have things we need to do. Some things are more important than others. It's often tempting to accomplish easier tasks of lesser importance because they seem more familiar or require less effort. Our brains will trick us by giving us pleasure hormones for getting lesser tasks done and plague us with stress hormones when working on more difficult tasks, even when those tasks are vitally important. Unless we consciously make sure we consistently complete what's most important to our long-term interests first, those things probably won't be completed, in spite of our best intentions. One of my mentors is fond of saying that what doesn't get scheduled on the calendar doesn't get done. He's right!

### Urgency of the everyday:

We live in a world where people, companies, and causes are constantly vying for our attention. It's almost deafening, and difficult to escape from. Our greatest long-term goals don't ring like a telephone to remind us not to forget them. We often don't notice ourselves neglecting our highest-priority long-term needs in favor of lesser everyday tasks and distractions that capture and hold our immediate attention and provide more immediate gratification.

### Immediate gratification versus long-term benefit:

Have you ever started work on something you know is important, but stopped after running into a snag or a distraction? What just happened? You probably switched to something less stressful, or switched to something more immediately gratifying. You may have the best of intentions to complete that high-priority task later. But there's a TV show right now you'd rather watch, or something else you'd rather do. Before we know it, opportunities have either disappeared or diminished.

### So what can we do about getting the things done that are most important to us?

- Prioritize:
  - 1) make lists of those things that need to be done.
  - 2) Rewrite the items in order of greatest long-term importance.
  - 3) Do the most important things first. If you can't get everything on your list done, better to have completed the most important things.
- Schedule: put the really important things on your calendar – to call someone, to meet, to take the

Continued on Page 2...

# Florida News

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## WHAT IF...

**Everything you thought you knew about investing was wrong?**

**Rainey Asset Management (RAM)\***

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- Why does the financial press favor Wall Street over Main Street?
- Who profits from greed and fear at your expense?
- What about volatility and how can it be tamed?
- How can investors achieve true financial peace of mind?

**Call our office for information on upcoming workshops.**

**Make plans to attend one or several!**

\*Rainey Asset Management, Inc. is a Registered Investment Advisory Firm registered in Florida and Louisiana.

## Testimonial (Florida):



*Francesca Spedaliere writes, "I had a small amount of time to get all my paperwork in order for my father (John Greaves) to be accepted on Medicaid before his Medicare Coverage ran out. S.A.F.E. Planning came to me because of my tight schedule, and I can't say enough about their kindness and professional knowledge. They answered every question I had and put my mind at ease through a very difficult time. I am so grateful! Thank you S.A.F.E. Planning!"*

next steps. Reschedule whatever doesn't get done because what doesn't get scheduled doesn't get done.

- Say no to distractions: put off doing the less important things, things that if not done have far less potential to cause us long-term pain and discomfort. Procrastinate about doing the things that provide little or no long-term gain so you can be remembered for getting the most important things done.

Ric Cochran writes articles, speaks to groups, and assists families facing the crisis of paying for long-term care. He also helps those who want to avoid financial crises by planning ahead. He can be reached at 318.869.3133 at S.A.F.E. Planning. Check out his new Face book page [www.facebook.com/AgingAmerica](http://www.facebook.com/AgingAmerica) and "like" it to receive updates and new information.

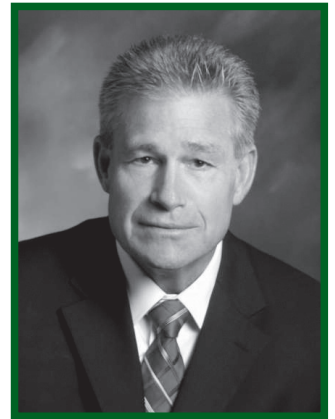
## Florida Office Moves to New Location!!!

*By Steve Rainey*

We are excited to announce that our Sarasota, Florida office, which was on Professional Parkway West, has relocated just across University Boulevard from the old location. We are now at 9040 Town Center Parkway. We have anxiously anticipated this move for about two years.

Our new office has state of the art technology with the ability to conduct webinar and video conferencing. The training/conference room can seat 38 people with the very latest in video/presentation and audio equipment. With this move we will have the ability to better serve our current and future clients, and an additional bonus is that it will significantly reduce expenses.

We look forward to all of you visiting us in our new location. Be sure and watch the newsletter for an announcement concerning an "open house" planned for the near future. And, remember: The coffee pot is always on, come see us!



*Cindy Tench at the new office.*

## Testimonial *Jimmy Bell*

Jimmy and Barbara Bell have been married 54 years and were living in their dream retirement home near Lake Bistineau, complete with acres of pasture land for their cattle, and a pond stocked with white perch for Mrs. Barbara, when tragedy struck in the form of a stroke while they were readying to attend Sunday school at United Pentecostal Church in Minden.

Their lives were changed that fast. Barbara had surgery, which resulted in complications necessitating a long hospital stay, but Medicare limits the number of days she was allowed to be in the hospital, so Jimmy had to check her into a nursing home that was costing thousands per month.

"I'm 80 years old, and I've worked for 60 years," said Jimmy. "We're not party people. We've been conservative and tried to save for our old age. Our home was paid for, and we've been careful to provide for ourselves, but at that amount per month, I knew that in a short while, all our savings would be gone. I was a desperate man when somebody gave me a card and a brochure from S.A.F.E. Planning and told me to call them."

"I was very skeptical. I thought I couldn't get Medicaid," he relates. "It (the brochure) sounded too good to be true, but because I was desperate, I went to see them. I was still skeptical after talking to Ric and Sharon. I couldn't do it (the Medicaid process) on my own though. It is bad that our government forces a man to go to such lengths to keep what he has spent his life saving. But I knew it would be better to save some of my money rather than lose it all, so I did what they (Sharon and Ric) told me to do, and everything they told me is just what happened. I thank God we found somebody who could help us, and who knew how to deal with Medicaid. What they do at S.A.F.E. Planning is just like a ministry!"

"I just feel so much gratitude to Mrs. Sharon and the way she did everything for me so that I don't even have to deal with Medicaid! It was hard to write that check to them, but it has been well worth it for all that they were able to save for me and, anything I can do for them, I will do it. I tell people all the time that theirs is a ministry that even my church couldn't do for me, and I'm just happy that there are people like them who have the know-how to do what they do."

Jimmy is so appreciative of what Ric and Sharon have done on his and Barbara's behalf that he has even volunteered to speak at some of the S.A.F.E. Planning meetings to tell people how they have helped him. "Because without them doing what they did for me, I wouldn't have the gas money to get there," he says.

He also credits Blake with helping him get over his initial fears. "Blake is very down-to-earth, and he helped calm my fears and skepticism of letting them in my business that I'd always taken care of myself," says Jimmy. "But now I feel like what they do is a ministry to people like us who have no way to deal with the government and Medicaid while saving anything for ourselves. And, if I don't live another year, I want to know Barbara is taken care of, and thanks to them I have some peace of mind."

*Where there's a will, I want to be in it.*

## Louisiana News

### FREE PUBLIC WORKSHOP

**Thursday, May 2**

**SHREVE MEMORIAL LIBRARY  
BROADMOOR BRANCH**

**1212 CAPTAIN SHREVE DRIVE  
(ONE BLOCK NORTH OF EAST PRESTON)**

**10am / S.A.F.E. Planning : Don't Lose  
Your Home & Savings To Pay For  
A Nursing Home**

\*Presented by Rainey Asset Management, Inc.

**Please call ahead to make your reservation! (318) 869-3133**

Invite friends, family members, and anyone you care about to attend our workshops. This is important to everyone who wants to protect an estate from devastating nursing home costs and / or costly investing mistakes.

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*I used to be  
indecisive. Now  
I'm not so sure...*

\*Rainey Asset Management, Inc. is a Registered Investment Advisory Firm registered in Florida, Louisiana, and Texas.



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## S.A.F.E. Staff News

### Sharon Calhoun Celebrates Six Years with S.A.F.E.

*(Editor's note: In Sharon's statement, she has basically described some of what each of us needs to do to prepare for the future and make it easier on our families should the "unthinkable" happen.)*

"In the six years I have worked at S.A.F.E. Planning I have learned so much. Things I never knew or even thought about have changed how I view the future and how I prepare for it. We all know death is inevitable and most of us have insurance to leave to those we care about. But I feel the dead don't really benefit from life insurance so I have placed a priority in my life to plan for living. Yes, I have life insurance, but I also have investments, savings and other little nest eggs to secure my financial future after I leave the workplace. My husband, Efrem, and I both have wills and powers of attorney and

our families have been provided copies and made aware of where the originals are. We have expressed our final wishes so we don't have to stress over making tough decisions in the event of a catastrophic illness or at passing. When all that is done, we can enjoy life and live virtually worry free."



Sharon Calhoun

Newsletter Editor, Elaine Marze invites you to attend book signings for **HELLO DARLING** and **WIDOWHOOD, I DIDN'T ASK FOR THIS:** Saturday, April 20 at Christian Life, Tapes & Books on Jewella Ave. 1-3pm  
Friday, May 10 at Books A Million 2001 Airline Drive Bossier City 5-7pm

## Happy Birthday

Blake Rainey / April 30  
Sharon Calhoun / April 7



Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.