



fall
2016

The Times

OF YOUR LIFE

A Message...

from
Ron Adams

The colors, sights, sounds and smells of autumn are upon us. Regardless of the climate you reside in, this time of year generally brings a change to our clothing, our activities and to our attitudes. Vacation's over, school's in session, and gardens are beginning their seasonal transitions.

As you make your way through this colorful season, and the weather that goes with it, we hope you enjoy all of the changes Mother Nature graces us with.

We are here for you when you need us - our office can assist you with all of your insurance needs. Call us with any questions, any time!

By contacting us, you may receive information regarding insurance products available for purchase.

The Allure of Autumn

These days, the sun is rising just a little bit later and it is setting just a little bit earlier. There's a bit of a chill in the air and football on the airwaves. Fall is here!

This is the only season that actually has two names: Fall and Autumn. However you refer to it, this is a season to enjoy for many reasons.

A beautiful autumn is hard to beat. And it comes without fail every year. The big summer party is winding down; barbecues and picnic baskets are stored away, making way for log fires and walks on paths that are now soft tapestries of fallen leaves. The rumble of lawn mowers is replaced with the crackle of bonfires. The compost heap gets bigger. Geese fly overhead. The garden settles down for hibernation, storing food for the winter ahead.

Forget what comes after the fall

season, enjoy these five reasons to love fall now:

Foliage: Green is nice, but fall proves that variety is the spice of life. Walking along any tree-lined street or nature trail, we're treated to yellows, oranges, and reds as the trees make less and less chlorophyll. Aging is indeed a beautiful process!

Food: Fall is for feasting! Research has shown that we consume about 200 more calories each day in autumn. There's Halloween candy, Thanksgiving turkey, and plenty of apple pies, apple crisp and apple cider to wash it all down.

Football: While the NFL has suffered a bit of bad PR lately, football fans across the country still have plenty to cheer about on Thursdays, Fridays, Saturdays and Sundays as their favorite high school, college and professional

teams take the field.

Fashion: Fall gives us a reason to wear all sorts of different fabrics like cashmere, corduroy, and wool. And with the chillier weather, we can layer up with hats, sweaters, scarves and jackets to look cool while we stay warm!

Festivities: Halloween and Thanksgiving are two great reasons to get together with friends and family this fall. It's a time to share, to give thanks and to be surrounded by those you love.

Embrace this season and enjoy its many attractions!



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Gifting: Leaving a Legacy to a Charitable Organization



Company is coming!

The arrival of the fall holidays often include the arrival of out-of-town guests. Here are just a few tips on how to make it a pleasant experience for all!

- Manage expectations. Try to keep yours within reasonable limits.
- Do a lot of planning. Have ideas about meals. Prepare several options for places to go, activities for all weather conditions and for all ages in attendance.
- Be flexible. No matter how fun an activity may seem to you, it could be dreadfully boring for someone else. Sometimes sitting around and talking is all anyone wants to do.
- Protect your own boundaries. If all the activity gets to be too much for you, step away for a short while. Call a friend. Take a hot shower. Read a chapter in a book. Let your guests know you just need a little time to yourself.
- Respect your guests' boundaries. Don't take it personally if one of them needs a little time alone.
- Show them how to use your coffee maker. They may be early risers and won't have to wait for you to wait on them!
- Have your wifi password available for their use. On the refrigerator is a great location.
- Have their towels, a fresh bar of soap and travel sized shampoo, toothpaste and amenities in their room.
- And finally, a small vase of flowers in their room is a little luxury, and always appreciated.



People are passionate about their favorite charitable organization...whether it be their church or synagogue, a rescue mission, an animal shelter, Boy Scouts/Girl Scouts...the list is endless. If you have ever considered gifting a legacy to a charity or group you really care about and would like to help more, now is the time to investigate your options and speak with someone who can assist you with the details.

The coming holiday season brings with it not only a spirit of giving, it also brings requests from multitudes of organizations that ask for additional help during what can be a difficult time for the people they serve. It helps us focus on the need for those who have, to do something for those not as fortunate.

We all feel good when we toss some change into a red kettle. Imagine how good it can feel to be able to leave a larger legacy that will ultimately help many. This is the idea behind the gifting of life insurance proceeds.

It is a common misconception that only the wealthy can afford to leave anything to their favorite charities. Consider this: An average income person is interested in giving, perhaps, \$100,000 to their church. They have the ability, at relatively little cost (depending on age and health), to purchase a \$100,000 life insurance policy and make their church the beneficiary! It's an interesting and generous concept.

There are governmental regulations to be aware of regarding

this action. The primary rule in naming a charitable organization as a beneficiary is that there has to be an insurable interest. The most common method of showing an insurable interest is a history of giving to that organization. Your weekly or periodic donations to that church or organization are generally proof enough of insurable interest.

Policy ownership will determine if there are any tax benefits.

Example 1 - If your charity owns the policy and is the beneficiary, the premiums paid into the policy may be tax-deductible.

Example 2 - If the organization is simply the beneficiary and you retain ownership, any cash accumulation in the policy is accessible to you. However, the premiums will not be tax-deductible.

Lastly, the death benefit of a life insurance policy, if large enough, could be used as an income stream by the organization. Instead of paying out in a lump sum, the proceeds could be annuitized and provide ongoing income to the charity.

There are many possibilities, but everything boils down to this: Even a person of average means can make a huge difference for their favorite charitable organization.

If you have never considered leaving a legacy in this manner, or if you are interested in pursuing this idea, feel free to contact us. We can guide you through the regulations, give you options for tax benefits and help you insure your bequest specifications have all been met.

As an independent insurance agent, I appreciate the business, friendship and ongoing trust that my valued clients have placed in me. As you probably know, favorable introductions are an important part of my business. Should you know of any friends or relatives who may also benefit from my dedicated services, please do not hesitate to send them my way. You can be confident that I will provide them with the same great service and the utmost respect that I have shown to you and your family. Thank you!

A Few Steps to Building an Emergency Fund

Ben Franklin once declared, “A penny saved is a penny earned.” Yet, equally enlightening are his thoughts on expenses: “Beware of little expenses. A small leak will sink a great ship.”

Mr. Franklin’s words hold very true today. There are plenty of “leaks” that can scuttle an already-tight budget. For instance, a spouse idled by the sour economy, a fender bender with the family car, or an unexpected hospitalization. That’s why financial advisors recommend that you have a rainy-day fund.

In case of financial emergency, access to additional money will save you from relying on credit cards or loans that simply compound the problem.

When starting an emergency fund, here are a few tips to abide by:

1. Determine what amount is best for you. Most experts agree that you should keep between three and six months worth of your living expenses set aside in your emergency fund. Your specific situation will determine what amount is best for you. Examine your situation. Your income and your needs will help you decide how much you should save.

2. Make it accessible/liquid. This means putting it in a place where you can get to it quickly and easily. That said, if the account comes with an

ATM card, that card should not be carried in your wallet. It could prove to be too tempting when you see something you want, but do not need!

3. Start small. Starting an emergency fund can be as simple as depositing \$100 into a separate savings account. A tax refund is a great way to start the account. However, before you begin, be sure that you’re meeting your basic living expenses. Then, as you build your emergency fund, be sure you’re also keeping your spending in check and avoiding debt.

4. Stick to a schedule. Get into the habit of making regular deposits. Treat it like a bill. Whether it is weekly, bi-weekly or monthly, create a schedule and stick to it. Once you make saving automatic, you won’t even have to think about it.

5. Use it *only for emergencies*. It is intended only for an expense that you cannot foresee, not for a shopping spree or expected annual expenses.

6. Find ways to save, to help that fund grow. Set reasonable milestones, but don’t start using your credit card just to make a deposit to this account.

When an emergency arises, you’ll be better prepared to concentrate on the important matter at hand and not how it will be paid for.



Reminder:

Daylight Saving Time

ends at 2:00 am

Sunday

November 6th!

Set your clocks back

1 hour

It’s also a good time to change smoke detector batteries and furnace filters



Puzzle Answers (from page 4)

1. The Wind
2. A Towel
3. A Plate
4. A Goose
5. Footsteps
6. A Piano
7. A Promise
8. A Shadow
9. A Map
10. Imagination



Corn Pudding

Serve this with heated maple syrup to everyone when they come back from trick-or-treating or take it to a harvest potluck - moist inside, with a nice crisp edge. It’s a guaranteed crowd-pleaser.

Prep Time: 15 Min Bake Time: 1 hour 8-10 servings

Ingredients:

1 cup sour cream	1 egg, beaten
1-14ounce can corn, drained	1 box Jiffy corn muffin mix
1-14ounce can creamed corn	1/4 teaspoon cayenne
1/2 cup butter, melted	1/4 teaspoon paprika
(optional: heated maple syrup)	

Directions:

1. Preheat oven to 350 degrees F. Mix first seven ingredients & pour into buttered 9” square baking dish.
2. Sprinkle top with paprika
3. Bake 1 hour
4. Heat maple syrup, if desired, & serve piping hot or warm

From: “Heart of the Home” by Susan Branch



**This
Month's
Puzzle**

BRAIN TEASERS
(answers on page 3)



1. You can feel it, but you can't touch it. You can hear it, but you can't see it. What is it?
2. What gets wetter as it dries?
3. You buy it to eat, but you do not eat it. What is it?
4. What grows down while it grows up?
5. The more you take, the more you leave behind. What are they?
6. I have lots of keys, but I cannot open anything. What am I?
7. What can you break without touching it?
8. I live where light is, but I die if light touches me. What am I?
9. What has rivers but no water, forests but no trees, and cities but no people?
10. What is wider than life itself; Longer than forever; So simple it's complicated; Travels but never leaves the spot; Puts others in danger but no one gets hurt; And reaches to worlds unknown?

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