

Investors Disgusted With All-Time Low CD Rates

It irritates me to see our politicians avoid the issue of these low interest rates, and how they affect our lifestyle. They brag about how low interest rates are “stimulating” the economy. Low interest rates are fine for borrowers, but horrible for investors and savers . . . especially retirees, and those who plan to retire some day.

I don't know which economy is being stimulated, but it sure isn't the one I live in! In fact . . . I'll bet you don't find it too stimulating to have to guard every dollar you spend. Or to watch your expenses keep going up and up, while your income goes down and down. It gets pretty depressing, and at this time in our lives, depression should not be what we are feeling. We should be enjoying our families. We should be getting that wonderful peace of mind that comes from being in complete . . .

Control

Because feeling in control of our lives brings the peace of mind we all want so badly. Feeling like we have little or no control of our financial life can make life a lot less fun. For a long, long time, this country was that place where you could literally be in total control of how you lived and worked; a country that was the true envy of the rest of the world.

Remember when you could save money at rates that would actually allow you to get ahead, and not merely survive? How long ago was it when we felt the economy was not under the government's control, but instead . . .

Under Our Control

I don't think it was that long ago, it just seems like it. Things are really different now. It seems that a series of events over the past several years have put us all in a real deep hole. Real deep. And now we are all paying for the mistakes. We are paying in the form of higher taxes, less real help from the government, and with . . .



Ridiculously Low Interest Rates

Is it possible that CD's are really paying only 2%? (or less)

Is it also possible that the same banks can still charge 18% (or more) on credit cards?

It's disgusting. They make 16% profit on our CD money, paying us a ridiculous 2% (or less), then charging 18% (or more) on credit card balances. Yes, they have the backing of the FDIC, an agency of the federal government. Other alternatives may not have the same protection for your principal.

Think about this for a moment: If you are suffering from these embarrassingly low CD rates, and could be getting higher interest somewhere else with relatively the same safety, you are a victim of loss of interest. When you lose a dollar of interest, is that any different than losing a dollar of principle? After all . . . **losing a dollar of anything is losing a dollar!** And isn't the only reason we are using the bank is so that we won't lose any dollars? So, is the bank keeping you safe, or contributing to your losing financial ground every day?

I'm not suggesting that you shouldn't have any money in the bank. That would be wrong to say. What I am saying is that you would do well to create a financial strategy, just like we plan a trip to drive out of state to see the grandchildren. You can create the same kind of map by first learning how to . . .

1. **Establish realistic goals.** Be specific about what you really want. Just like driving to the destination of a trip or vacation. (A place where you want to end up)
2. **Take a look at where you are today.** (Home base on the map)
3. **See which "financial roads" will get you to your destination.** Some roads may be quicker, but not as peaceful. Others may get you there, but take way too much time and hassle.

You see, this designing a map for your money is one of the least used, and misunderstood areas of personal finance! **Designing this financial plan for yourself is the secret that may change your life forever.** I know because over the years I have helped many families design and follow their "money maps" to a more peaceful life; a life that is in financial order. I also know that without this map, people may never arrive at their destination.

Does all this make sense? Another way to look at this is when a doctor cannot help his patient until a diagnosis is made to see what is wrong. A treatment can then be prescribed based on that diagnosis. The patient then has a "map" or a plan on how to get well.

And just like that doctor, the step towards getting well financially, is to perform a diagnosis to see what "ails you"! We will do something your doctor wouldn't do . . . **provide an initial interview and consultation with no charge!**

And no, it will not be a disguised sales presentation, or anything except a brief time to review what is going on in your financial life and what concerns you have. And that's it.

If, at the end of our phone conversation, you do not feel like we can help you, or that you don't like me, or you want to continue doing what you have always done, that is fine. We hang up, and we leave it at that.

No Pressure. No Sales.

No Hassles.

You see we know something very important:

IN TODAY'S SKEPTICAL AND FEARFUL SOCIETY, ANY ATTEMPT TO PRESSURE SOMEONE, OR ADVISE THEM IN THE WRONG DIRECTION WITHOUT A DIAGNOSIS, OR BEFORE THE TIME IS RIGHT ASSURES DISASTER!

Believe me when I say that I could not be working with so many Social Security recipients and other clients desiring to retire some day if I was doing anything to make them uncomfortable. I can't think of a better way to work. Can you?

Please understand that I enjoy getting new clients, and as a matter of fact, I am hired by several people each month as their financial advisor. Since I have a steady volume, I don't accept clients that are not really excited and interested in rebuilding their future. Since I enjoy seeing people's lives change for the better, I would not work with anyone who is not excited and looking forward to finally getting: **Control Of Your Lives Through Planning!**

There is too much good in life to let worry and frustration get in the way. I am positive that planning may be one of the best weapons to stop the worry and bring out the wonderful gifts we all have been given!

I'm done for now. I look forward to talking with you soon, and seeing where we go from here. Take care and I wish you all the good desires that you have not yet received in life.

One more thing - you can end the financial frustrations you are feeling by taking action. Just like you probably told your children, "I can't help you, if you're not willing to help yourself!"

**To discuss your situation
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