

Nevada Benefits' April Newsletter
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Ease into daylight-saving time! On Sunday April 4, we will "spring forward" one hour. We will set our clocks ahead, but we won't have to lose sleep over it. Here are two ways to make the time change easier, according to the National Sleep Foundation. * Try to sleep an hour or two more than usual a few nights before and immediately after the time change. * Go to bed early on Sunday night, the first full day of the time change, to get enough sleep for Monday.

"America has always been not only a country, but a dream." ~ Walter Lippmann ~

Putting All Your "Eggs" In One Basket??

A story about economics for you.

Martin lived in the country. He loved to get fresh air into his lungs and exercise in his muscles. His love of nature was the primary focus his life. Martin lived in a small house he rented near the town. He paid his rent and other modest living expenses by working as an assistant in a local produce stand. He helped out with chores, cleaning up, and that sort of thing.

One day, the boss was out on business, and Martin was minding the store. One of their suppliers of eggs, Carl, stopped by to make his daily delivery. Martin greeted him, and they started talking.

"Boy, these eggs are getting hard to get.", exclaimed Carl. He continued, "I've never seen it like this, in all the years I've been doing this."

"What are you talking about?", Martin asked.

Carl responded, "I'm raising the prices on the eggs you're getting today. A lot. I can't get many of them. It seems there's some sort of virus that's infecting the chickens, and their egg production is dropping to almost nothing. It just started the last couple of days. It could get really bad. The vet in town told me that he doesn't know what the disease is, and can't seem to cure it."

He added, "You looking to make some money?"

Martin looked at Carl and asked, "What do you mean?"

Carl answered. "Well, I think this is going to be a bonanza for me, quite frankly. In a day or two, the egg supply is going to be almost zero. I'll be able to ask any price I want. I need some more money to buy up all the supplies I can get my hands on. I'm telling you we're going to be rich! If, you want to supply the money that is! I need about \$20,000. I'll run everything, and you can finance the deal. You should get \$100,000 in the next month, at least. This is going to be big!"

Martin was stunned. He had some money, but not that kind. He never really cared about money, but this was an incredible opportunity. He told Carl he

would talk to his parents and grandma, and call him later.

Martin convinced his folks and grandmother to put up their money along with his, and they agreed they would all split up the profits. He called Carl, and they got the deal rolling the next day.

Carl went to all the suppliers in the area, and gave them deposits to tie up their remaining chickens that were producing eggs. He started selling the eggs at inflated prices. Their new enterprise was making a fortune! Martin's family got their half of the profits, and had their original \$20,000 back in less than a week! Carl asked them if they wanted to take it back, or reinvest in more eggs. They opted for the eggs.

For over a month, Carl's price gouging was making a fortune. Every day, money poured in. Martin moved into town, and bought a beautiful home. He quit his job at the stand, and helped Carl deliver, do the books, and count the money. His folks bought a new car, and booked a cruise to the Bahamas. Carl bought a new facility, and added 20 people to his staff. Things were BOOMING!

One day, a couple of months after this all started, Martin pulled up to the stand he used to work at, and saw a truck filled with eggs from a different distributor loading eggs into the stand. He walked up to the driver and asked her what was going on. She told him that she just got this route from a new company.

He asked her where they got all those eggs, and she said she wasn't sure, but she had heard something about imported chickens that were immune to the virus that afflicted the American chickens or something. She said the new company's warehouse was filled to capacity with eggs, and that they had opened up several HUGE egg producing plants. These plants were very modern. Not like an old-fashioned farm.

Martin didn't want to ask, but he had to. "How much are your eggs?" The reply sent an icy cold shiver through his body.

The next day, Martin, Carl, and Martin's family lost everything. Egg prices dropped to a level that was even lower than before this all started. Carl had to sell

eggs for 80% less than he paid for them. Overnight, they were broke.

Martin begged for his old job back, and moved back into his rental home. Carl got a job as a driver for the new foreign egg company. Martin's folks went on their cruise but sold the car.

Martin overheard a couple of customers talking about the bizarre situation. One of them said, "Yeah, I guess you should never put all your eggs in one basket."

What does all this mean to you? Well, what it means is that you've got to keep an eye open to all that's going on around you. You can't plan your future on a rising fad, or a "get rich quick" outlook. Anyone remember a similar story to this one that was called the "New Economy", back in the late 90's? Anyone remember that the "experts" said the "old business cycles and mechanisms were gone, and the "new economy" would replace them? Anyone remember when people put all or most of their eggs into a tech-stock bubble and lost most of their hard earned money?

Well, if you do, we want to doubly remind you that you've got to plan your future very carefully, very intelligently...and very conservatively. Our job, here, is to help you do all three of those things.

Ask yourself this question. Are your financial "eggs" in one or two baskets? Are you exposing yourself to unnecessary risk by being too heavy in one or two areas of finance? You must diversify and plan for contingencies. **Planning is the only sure way** to take care of yourself and your family, regardless of what goes on with the economy or politicians. **Planning is the key**; it always has been; and it always will be. No matter what happens, now that you've settled up for last year...don't procrastinate away '04! Now is the time to take action. Don't wait until the end of the year to do tax planning. Let's get together and review your situation (if you haven't been for your annual update we are going to find you). If you haven't started **your** financial planning for '04, **DO IT NOW!** Don't delay. Call us up for your annual review, **RIGHT NOW**, while this is fresh on your mind. We'll take care of the rest!
REMEMBER – WE WANT YOU TO CONTACT US WITH YOUR "HERE'S WHAT WE'RE THINKING ABOUT DOING QUESTIONS", NOT YOUR "GUESS WHAT WE JUST DID!" COMMENTS! Call Phil at 258-1995 today!

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Home Sale Price	Traditional 6%	Discount Realty Inc. Fee*	SAVINGS
\$200,000	\$12,000	\$7,000	\$5,000
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Financial Tips Of The Month...

Big Estate Planning Mistakes... And How To Avoid Them!



Most people don't think of themselves as having an "estate". Most people think of an "estate" as a mansion on a hill, with the multi-millionaire living inside. This is inaccurate thinking. If you own *anything*, you have an estate. And if you don't set things up right while you're still with us, your family could get hurt. Beware of these most common and expensive estate planning mistakes.

Not having wills, living wills, powers-of-attorney, living trusts, etc. I would be safe in saying the vast majority of people coming in here do not have anything close to a proper set of estate planning documents. Many don't have simple wills, which is the first document you need. Then, we see people who don't have documents like living wills. These are wills that spell out how you want your health care administered should you become terminally ill. Who would handle your legal and financial affairs if you became mentally incapacitated or who you want in charge of your money if you don't want your spouse or kids to handle it themselves if you're very ill or dead. These issues are very serious, and not having these documents in place can be a disaster. I've seen these nightmares happen so many times, I know what I'm talking about.

Updating your wills to make sure they reflect your present life situation. We see so many people who haven't had their wills reviewed in years. If somebody died, this would cause huge problems. For example, we see people who've still named spouses in their will they are no longer married to. Sometimes people have guardians for their kids who they haven't spoken to in years, they've omitted kids who weren't born when the wills were drawn up. Other times people have provisions that don't apply in our state because the will was drawn in another state before they moved here, and so on.

Forgetting that a guardian for your kids is a major consideration. If you and/or your spouse were to pass away...who'd get your kids, and how would they have money to take care of them? Most people don't pay much attention to this, but if you don't set this up NOW, a judge, or worse, some family member you don't like can make the decision for you!

Underestimating the size of your estate. Many people who don't feel rich have assets that will put them well over the amount that can be subject to estate or gift tax. People forget the value of their homes, or retirement plans, or collections, and so on. Be sure to take a realistic count of ALL your assets when drawing up an estate plan, so you don't end up getting screwed by needless estate taxes.

Thinking a revocable living trust will save income and/or estate taxes. These trusts can perform a valuable function by assuring professional management of your assets if you become disabled, and by helping your assets avoid probate when you die. In and of themselves, they do not reduce income and/or estate taxes.

Leaving everything to a spouse. You and your spouse each have a personal estate tax credit that can prevent estate taxes from ever being paid. If you leave everything to your spouse, you'll lose the benefit of your credit and the assets will be taxed when your spouse dies. If assets exceed certain amounts (which change each year, and are likely to change as Congress keeps back-peddling on estate tax law) you may be better off setting up separate bequests through trusts to use your maximum credit.

Bottom line. Please get your estate planning in order NOW! Take a look at what you have in place, if anything, and then we can help you work with an attorney to get yourself up-to-date on your estate planning issues!

***** WARNING! DO NOT DO ESTATE PLANNING ON YOUR OWN OR FROM READING SOMETHING! YOU MUST HAVE AN EXPERIENCED ESTATE PLANNING ATTORNEY EXPLAIN YOUR OPTIONS AND HELP YOU DECIDE WHAT TO DO!**

As usual, with any financial issue like this, we'll be glad to work with you on determining if any of these strategies will work for you and your family! Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as advice. It is merely a reminder that there are many choices you

have available to you, and that planning is the only way to find the right answers for your situation! As with any financial issues, make sure you get the right information before making a decision! If you have any questions, we'll be glad to help you!

Protect Your Goods, Money When You Move!

According to the U.S. Census Bureau, one in six Americans will move to a new home this year. About one-third of those who move will do it when school is out for the summer. If you will be among them, plan to protect your goods and your pocketbook.

Complaints against the moving industry logged by the Federal Motor Carrier Safety Administration (FMCSA) have more than doubled since 2000. Claims include loss and damage, overcharging, late pickup or delivery, and worst of all, loads taken hostage until excessive bills are paid. The safety group suggests that you:

- * Get good estimates. Ask people to recommend a good mover and check the company's references.
- * Have at least three firms estimate. If the three are similar, go with the low bidder after checking out the company. If one is far lower than the others, it's probably wrong.
- * Call FMCSA at (888) 368-7238 to see whether there are complaints against a company and what types of complaints they are. If the complaints involved overcharge or hostage claims, don't use the company.
- * Check the mover's safety record at safersys.org. If it has more than the average number of times its vehicles have been put "out of service" for failing weigh station inspections, look elsewhere.
- * Know your rights. For a state-to-state move, U.S. law does not allow a mover to hold your goods and demand payment of more than 110 percent of their written estimate. They can bill for more later if the load was heavier than anticipated.
- * For an in-state move, insist that your bill of lading gives you the same protection as the federal law.
- * Get insurance. Movers pay about 60 cents per pound, which may not cover the cost of damaged goods. Check with your home insurer for better coverage.

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SUCCESS STORY OF THE MONTH!

(Note: The details of these stories have been changed to maintain confidentiality, and some compilations are used to accomplish anonymity.)

“More important than getting ahead of your rivals is getting along with them.” ~ Anonymous ~

Susan Just Doesn't Want To Leave Her Home.

Susan has lived in the same home for 41 years. She raised her kids there, spent all of her married years there, and to Susan, this house is much more than a house. It's her home. Her whole life and identity of who she is as a person is tied into this home. Susan, who is now 64, became a widow three years ago. Her husband, Harvey, was not the most open person, and didn't let Susan get involved in their financial affairs, spending decisions, and so on.

Harvey gave Susan an allowance each week. Susan had to make it last, even though many times she couldn't take care of the kids' and her basic needs on what Harvey gave her. While this notion of a husband "giving" a wife who doesn't work outside the home an "allowance" is politically incorrect and kind of outdated, it was a reality in Susan's life.

When Harvey got sick, he was still controlling the purse strings, right up until the week before he passed away.

It took Susan a few months to get over her shock and grief. Even though Harvey wasn't the warmest fellow around, she truly loved him, and didn't know how to deal with him not being her partner any longer.

Their son, Steve, helped her take care of as many money issues as he could help her with. Things that seem common to many of us, like making a mortgage payment, paying property taxes, insurance premiums, etc...were scary and overwhelming to Susan. For example, she didn't know what kind of insurance they had, what it was for, why they had it, etc. Also, Susan didn't know how much cash and investments they had, where things were invested, why they were there, how they were doing, and so on.

Steve's well meaning attempt to help Susan also provided Susan with an emotional punch...he thought she'd have to sell her house to be able to make ends meet and be financially secure. Susan broke down when Steve told her this awful news. She sobbed, asking Steve how could all this happen to her? How could she lose the love of her life, and now her home, all at once?

Susan was scared and afraid. She had a whole new world to face, a world she didn't want to face. Unfortunately she had no choice but to deal head with a financial world that was kept from her. Her life was more than filled with sorrow. It was also filled with fear and responsibilities that exceeded anything she imagined existed.

Steve was nervous that his assessment of Susan's financial situation could be wrong, and asked a friend at work if he knew of a financial advisor he and his mom should get an opinion from. Steve was referred to us...and he and Susan came in to see us.

Susan had so many questions. She worried about things like:

- Understanding how to plan for all her fixed expenses, like the mortgage, property taxes, utilities, etc.
- Making sure she had enough cash to live on, pay her bills, etc.
- Making sure the insurance she had was the right kind, right amount, etc.
- Would their investments take care of her needs?
- Making sure she could stay in the house.

And plenty more.

Steve wanted Susan to move closer to his home, so Susan could be nearer him, his wife, and the grandkids. Susan had no such intention. Steve thought the house was too beat up, too big, and a dangerous financial burden for Susan to maintain. Susan said she understood Steve's concern, but still said she wasn't moving anywhere.

We felt that since Susan was so adamant about staying in her home, we had to help develop a plan for her that would encompass keeping the house. Susan was glad, Steve and his wife weren't. But Susan's wishes were our only consideration, since she's our client. Steve agreed that his mom's life should be her decision, and apologized to Susan for being so heavy handed. (He loves her very much, and was just trying to be a help to her.)

Well, we needed some information before we could get Susan's financial plan options worked out for her. We asked Susan to get a couple of estimates to fix up the house, and then worked up three different options of how she could rearrange her affairs to accommodate all of her wishes.

We showed her different ways to set up the remodeling costs, how to invest for safety and cash flow, which bills to pay off, which debts to keep paying monthly, you name it! The nice thing was that all of the options left her with plenty of cushion, plenty of security...and let her stay in her home!

We also agreed to help her review her financial situation every few months to be on the safe side, and to make sure she was comfortable with everything.

Anyway, all the remodeling has been done, Susan's doing well, and everyone's happy. Well, sort of. Steve and his family have to drive further to see her than if she had moved out by them. But Susan feels a real level of peace and comfort in her home.

And what better result could there be? The feeling of serenity is so hard to come by, that when one realizes it, it should be appreciated and cherished!

If you are interested in learning more about how you can save money in taxes or other expenses you might be overpaying for...or want to sit down with us and have your plan reviewed or updated, give us a call! We're here to help you, and to help you keep on track with your planning. Don't be a stranger. Call us, and we'll assist you in having the best shot possible at reaching your goals, and having peace of mind! Don't wait until it's too late!

Visit www.NevadaBenefits.com and check out our FREE report section!

Did You Know...

(Our monthly feature of tidbits of news and info to make your life easier, your money work harder and so you're healthy all the time!)

1.) Athletics a big plus for girls! A study reported in *Prevention* shows that 82 percent of successful American women played sports in school. The director of the Women's Sports Foundation says sports help women by teaching unwritten rules of the business world. Involvement in sports teaches both boys and girls to be competitive. The key is to get girls involved by age 10. Other benefits include a reduction of the risk for heart disease, obesity, high blood pressure, diabetes, depression, cancer, and bone fractures. Give her a chance to try many sports until she finds one she likes, then supply sports equipment and books about the sport. Drive her to practice, cheer her on, and be active with her on weekends.

2.) Reducing risk of Alzheimer's disease! What's good for your heart is good for your brain. Warm weather is making people want to eat right, lose weight, and get some exercise. That will make them look better in a bathing suit, but it will also help their hearts. What's more, new studies show that these steps will reduce their risk of getting Alzheimer's disease in later life. The vascular hypothesis, as the idea is known, got its start in the 1980s at the medical examiner's office in Lexington, Ky. Doctors examined the brains of people who died in a variety of accidents, though none showed signs of dementia. They found that the amyloid plaques and neurofibrillary tangles that characterize the brains of Alzheimer's patients were common in the brains of people with heart disease. In 1993, a study at Goteborg University in Sweden showed a correlation between high blood pressure at age 70 and the development of Alzheimer's 15 years later. In 2000, the Honolulu-Asia Aging Study reported that men with diastolic blood pressure over 90 ran a five times greater risk of dementia 20 to 25 years later. More recent studies show that smoking doubled or tripled Alzheimer's risk. Other risks were obesity, high cholesterol, and high levels of homocysteine in the blood.

3.) The best day for a closing. The best day to close on a home purchase or refinance is the last day of the month, unless it's a Monday or the day after a holiday. Then the last business day is best. At a closing, borrowers pay mortgage interest to the end of the current month. By making the closing as close to the end of the month as possible, you keep closing costs down. To further lower costs, ask for a no-cost or low-cost mortgage with no junk fees. Some banks increase mortgage interest by about one-eighth of a percent to cover costs, but up-front cash for the buyer is less.

Health Tip Of The Month...

(These tips are not for everybody and should not be taken as specific recommendations. Before you take any action regarding your health or anyone's health, we strongly suggest you consult a qualified physician!)

April is Cancer Control Month!

Here's the latest info on cancer prevention...

Eat right and don't smoke -- that's still the best advice for avoiding cancer, but researchers have added another component: Lose weight, stay lean.

Maintaining the proper weight ranks second only to avoiding tobacco as the most effective way you can improve your cancer odds. Doctors at Harvard Medical School say there is good evidence that being overweight or obese is related to a higher risk for cancers of the colon, uterus, kidney, breast, and esophagus. Being overweight can also lead to diabetes, which increases the risk for cancer of the colon and pancreas.

Staying trim, or getting trim requires a balance of calories and exercise. Here are some ways to do it:

- * Be aware that low fat and nonfat are not the same as low calorie. Added sugar can increase calories.
- * Be careful when eating out and ordering in. Portions tend to be very large.
- * Substitute fruit and vegetables for foods like French fries, doughnuts, and ice cream.

Get in motion, move more! Exercise and activity in general help to maintain proper body weight. Vigorous activity can decrease the exposure of breast tissue to estrogen. It can affect cancers of the colon and other sites by reducing insulin and related proteins that increase cell turnover. The more cell turnover, the greater the risk of genetic mistakes that could lead to cancer.

Exercise doesn't have to be running or lifting weights, although strength building is important. You can walk, dance, golf, mow the lawn, swim, or dig in the garden. Decide what you like and do more of it.

Research into the causes and prevention of cancer continues. In the meantime, it's a matter of improving your odds. Right now, the best advice researchers give is that your odds are better if you stay lean and active, avoid calorie dense foods, and eat fruits and vegetables instead.



Client Quiz!**Here's The April 2004 Quiz Questions****Q. What was the first nationwide hamburger restaurant chain?**

a.) Fatburger b.) Burger Chef c.) McDonald's d.) White Castle

Q. The Consumer Price Index is not an accurate measure of the true inflation rate?

True or False

Email answers to **will@nevadabenefits.com**. The first 5 correct answers will win an Access Membership card valid until August and also will win 4 tickets to the show Hypnolarious at the Bourbon Street Hotel & Casino.