



## October Newsletter 2021

**ChFC®**  
CHARTERED  
FINANCIAL  
CONSULTANT®

**1<sup>st</sup> Consultants, Inc.**

1413 3<sup>rd</sup> St., Beaver, PA 15009  
724-728-6820



*You are cordially invited to attend*

*A Virtual Replay of Thomas Young's workshop that was recorded from his October 30th workshop – "Basis for Banking" which will be aired on October 7, 2021.*

*To listen to this workshop meeting please contact the office for the link to attend. 724-728-6820.*

*There will be a \$7.50 charge for participation in the zoom meeting.*



Services Offered:

- ✓ Personal, Business and Estate
- ✓ Planning
- ✓ Long Term Care
- ✓ Personal Banking Concept
- ✓ Legacy Planning
- ✓ College Planning
- ✓ IRAs and 401K Rollovers
- ✓ Life Insurance
- ✓ Retirement Planning
- ✓ Annuities



Money Strategies:

- Understanding and recovering lost opportunity cost.
- Learning velocity of money and pay down strategies.
- Moving assets from taxable, to tax deferred, to tax free strategies.
- Ensuring and guaranteeing lifetime income.
- Recovering interest payments on debt.
- Learning how to spend the death benefit of life insurance before death.
- Understanding internal, external, and eternal rate of return.



Have a "Safe" and "Happy" Halloween!



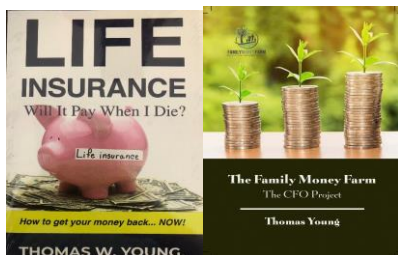
**Join us on our Facebook Group**

[https://m.facebook.com/login/?next=https%3A%2F%2Fm.facebook.com%2Fgroups%2F848912815570811%3Fgroup\\_view\\_referrer%3Dprofile\\_browser&refsrc=http%3A%2F%2Fem-ui.constantcontact.com%2Fem-ui%2Fem%2Fframe%2Fpreviewtest%2F9353eeb-f046-445e-aab2-9368a64498c6&\\_rdr](https://m.facebook.com/login/?next=https%3A%2F%2Fm.facebook.com%2Fgroups%2F848912815570811%3Fgroup_view_referrer%3Dprofile_browser&refsrc=http%3A%2F%2Fem-ui.constantcontact.com%2Fem-ui%2Fem%2Fframe%2Fpreviewtest%2F9353eeb-f046-445e-aab2-9368a64498c6&_rdr)

### The Family Money Farm//The CFO Project

Every day at noon, Tom is giving advice on "Financial Mastery Coaching" as part of ongoing client education.

Every 3<sup>rd</sup> Tuesday of the month turn on 99.3 F.M. to listen or watch via computer at WBVP-WMBA when Tom inspires and updates important investment issues.



**Prefer to read – we have you covered.**

Newly released: (Order from the office today)

E-Book: Financial Mastery Blueprint  
The Family Money Farm – The CFO Project

Re-released:

Life Insurance – Will it pay when I die

Live your Life Insurance with forward by Thomas Young



Halloween Night:

Halloween night is not what it seems;  
Ghosts and ghouls haunting your dreams.

I walk among the spooky, old shack.  
Clenching my fists, I am ready for attack.

A witch flies by on her broomstick,  
Trying to steal my candle's wick.

Leaving me in the dark,  
Hearing only the echo of a bark.

The wolves howl,  
As the black cats prowl.

Zombies rise from the ground,  
Buried graves cannot be found.

These things may give you a fright,  
But it is only the beginning of Halloween Night.



Halloween was confusing. All my life my parents said,  
"Never take candy from strangers." And then they dressed me up and said, "Go beg for it." I did not know what to do! I would knock on people's doors and go,  
"Trick or treat." "No thank you."



Kathleen Johnson from MTL speaks frankly about "Life Insurance and it's importance in your life. Copy & paste the following to your browser.

<https://company.lifehappenspro.org/resources/122933/preview?contentonly=true&token=16a5fee09968c86c09886c2925fefc29>

