

# SAFE PLANNING

Seniors' Asset & Family Estate Planning

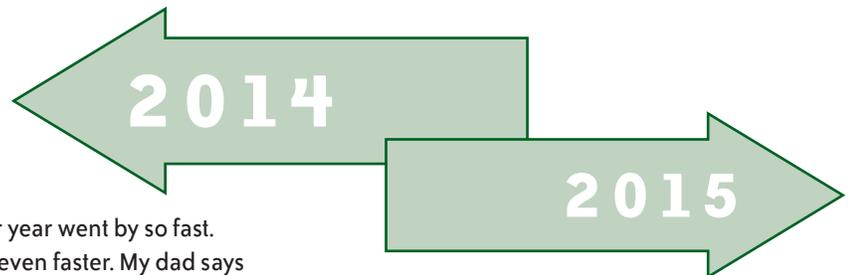
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JANUARY 2015



## Wrapping Up 2014

By Ric Cochran



It's hard to believe another year went by so fast. I'm told the next one will pass even faster. My dad says it's because each year you live becomes a smaller percentage of your life. After all, at age two, a year is half your life. Each passing year is already less than two-percent of my life. For my parents, in-laws, and many of our clients, it's even less.

In each year that passes, there are times I see faces and hear voices of people I love who are a memory now. It makes me want to hug everyone special to me just a little bit tighter and a little bit longer. It makes me want to tell them I love them again even if they may wonder why I say it so often. But we know, those of us for whom a year has become an ever smaller unit of our lives, each time may be our last chance, and we don't want to miss it. So I encourage you to make sure you never miss an opportunity to let those you love hear you say the words, "I love you." It'll make both you and them feel good no matter how many times you say it, and even if they're at an age where they get uncomfortable hearing it. Like voting in Chicago and New Orleans, say it early and often.

I count myself fortunate for the love and wisdom shared with me over the years came from some people still here and many who have preceded me into the next life. Their unmerited favor shown to me is humbling. I grieve with those who have recently lost loved ones. My wish for you is to feel the warmth of their love, for fond memories you've shared to bring you a smile and God's grace to bring you comfort.

To those much younger than my more than half a century, I'd love to express to you just how fast it seems

I went from your age to mine. You don't see it from your side of our age gap; but you sure see it from this side. You'll understand when you get here. But there are real rewards if you understand it much sooner, at your age, or at least take it on faith that it's true so you won't waste time and opportunities that will vanish before you know it. Remember that compound interest can really make you rich if you start investing early and regularly. Remember, too, that what you invest in your relationship with God and reflecting His love to people will earn you even more.

Every single day is an opportunity in this life that once spent is gone. Every day is one less that we have left. What about today, the next hour or minute, the next chance to compliment or forgive a slight? Will you invest it doing something worthwhile even if it's simply drying a tear, doing someone a favor, or making someone smile? I don't know how many days I have left any more than most of us do. But I'm reminded of a verse a friend often shares with me:

Teach us to number our days,  
That we may gain a heart of wisdom.  
~Psalm 90:12

From all of us here at SAFE Planning & Rainey Asset Management, we truly appreciate you and the trust so many of you have placed in us over the years. We wish you a joyous time together as we celebrate the Light of the World come to us that we need not walk in darkness.

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Newsletter Editor, Elaine Marze

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**S.A.F.E. workshop: January 9. Reserve your seat!**

## Side by Side

The following verse was one that spoke to me when my husband was battling cancer, and since so many people are dealing with challenging situations, I thought it might express the heart-thoughts of some of you.

"Hold on to me, and I will hold on to you through anything and everything life brings our way.

Bring me your worries and I'll listen with my heart.

Tell me what you need, and I'll do my best to give it to you.

Love me even when it isn't easy, and I promise to do the same for you...after all, isn't that what true love is all about?"



Office will be closed for the holidays and reopen January 5th, 2015

## Walking on Holy Ground

Having just returned from Israel after spending ten days and nights in Jerusalem, my faith in the past as well as the future has never been stronger!

At first observation one may see Israel as a land containing vast contradictions. On one hand we are able to walk in the footsteps of the Kings of Israel: Saul, David, Solomon, and the others recorded in scriptures - the righteous and the unrighteous. Also, this is the land where the prophets Isaiah, Ezekiel, Elisha, Jeremiah and all of the others walked. In Jerusalem one can walk the very pavement, recently excavated, that the feet of these and many others walked. Then there is what is called the New Testament era when Yahshua (Jesus), Paul, Peter, James, and John traveled these same paths!

There is 2000 years of history since the destruction of the Temple and the dispersion of the Jews from their land, and it is truly humbling and almost too much to take in as I walked the streets and around the walls of the ancient city of Jerusalem. So much of all that gives hope to mankind and indeed the world, took place right there where I stood! There are no words to explain what takes place in ones soul and spirit and causes the body to tremble in realization of what great and mighty works have taken place on those sites.

There is the ancient past of Israel, and then there is present day Tel Aviv and the incredible advances being made in buildings, science, medicine, food production, water use and conservation, surgical procedures and on and on and on! Israel is the tip of the spear in leading the world in technological advances. One would be truly amazed to read the extensive list of gifts Israel has given to the world in just the last 70 years.

I said in the beginning that one may view Israel as a land of vast contradictions, but upon closer examination I see no contrast at all. What we see in the distant past as well as the present is the truth and fulfillment of the promise made to Abraham by Yahweh himself: "through thy seed shall all the world be blessed". Israel is a great blessing to the world, past, present and future! I plan to return to Israel this year, and would love to have you join me for an experience that will change your life. Let me know if you are interested in going.

Shalom Aleichem,  
Steve Rainey



An instructor at "Caliber 3," an Israeli Counter Terrorism & Security School where Steve fired weapons and learned anti-terrorism tactics.



Steve took this photo of the Western Wall of the Temple.

## New Year's Resolutions

One of the most popular New Year's Resolutions involves exercise and weight loss, and since most seniors never get enough exercise our Creator may have planned that as "older people" become forgetful they have to do a lot of walking to search for their glasses, keys and other lost items.

As we become older we lose coordination so that when we drop things it requires bending, reaching and stretching. Even the functioning of senior's bladders require more frequent trips to the bathroom which burns some calories. What some people consider disadvantages as we age also require that we keep moving as a result. So if you get aggravated at losing things, clumsiness and excessive trips to the bathroom, just remember that it is in your best interests. If you don't use muscles, you lose muscles.

## Where Have the Years Gone? *Author Unknown*

Time has a way of moving quickly and catching you unaware of the passing years, and we wonder where they all went. We are left with memories of the goals, hopes and dreams of our youth – gone in a flash.

Remember looking at "old" people through the years and thinking that we would never be like them: wrinkled, stooped, bald, moaning and groaning? But, somehow, here we are. Where have the years gone?

At reunions and homecomings we look at people we remember as beautiful, strong and fast...and we wonder how they got so old? The adventures we shared are forever past; it is now a challenge just to stay up late and get the house and yard work done.

We often say, "Growing old ain't for sissies," and we are unprepared for the loss of strength and ability to go and do the things we used to do. And, it is a shock to realize that our wants have changed. Instead of wanting to keep up with the younger folks, we are often content to sit back, observing and remembering when we were their age.

Regrets? Yep, we wish we hadn't done some things, and we're thankful to have done many other things. We try to figure out a way to pass our wisdom to those young people who look at us and never imagine they will be like us much, much sooner than they think! If only they would listen when we tell them how quickly the years pass...

## Do your family a favor: Prepare to Die

*by Elaine Marze*

Much of what SAFE Planning people do for their clients are affected by their financial status and assets. The sad fact is that some of us won't live to see another year so it is important to make plans toward that possibility. Some people won't or can't face the thought of dying so when they do die, their spouses and children will have added complications that they did not need or want. The paper work involved when someone dies is intimidating even when everything that can be done ahead of time has been done which is what my husband did prior to his passing.

However, I have friends whose spouses or parents did not pre-plan, and the family members paid the price. It is difficult enough for those of us who did not handle the bills and money until it was a necessity after a death. Though my husband did all he could to get things in order, all the paperwork I had to fill out in the weeks after he passed left me in frustrated tears several times. Since then I've heard from friends who have faced the after-death barrage of forms and papers, and they've said, "I had no idea how difficult this all is."

*Continued on Page 4...*

## COMPLIMENTARY PUBLIC WORKSHOP 10 am

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*"Kindness is the  
language which the  
deaf can hear and  
the blind can see."*

*Mark Twain*





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## Do your family a favor... *Continued from Page 3*

I was told to buy a dozen copies of the death certificate because I would need them, but I even had to provide my marriage license for some official business. In the 39 years we were married, we'd never had to show our marriage license, and I couldn't find it. I asked if I could just bring my adult son with me to prove he was a product of our marriage, but that wasn't acceptable. (We were married in another parish.) I had to go to the proper courthouse and pay for a copy.

Widows are always asking my advice on whether they should sell their big family homes and move to town in a smaller house with fewer sad memories. Suddenly, a large house seems so much emptier than when you were a couple, and many couples live outside the city limits. Moving is a monumental task when one is alone so that should be a consideration in making such a decision, although some people have more help than others so that too can be a factor. I made three residential moves in 18 months trying to find where I belonged in my new and unasked for life of widowhood, and I don't recommend it.

Speaking from personal experience be aware that your income may be less than half of what it was as a couple. That takes some

getting used to for some of us. I know I'm not the only one who had spending issues adjusting to this new reality. One woman said she found out she couldn't pay her car note after her husband died because her adult kids talked her into using the life insurance money to pay off their debts; something her late husband had refused to do. It left her in a financial predicament where she had to choose between paying her electric bill and making a car note. Another friend did what I did, bought a home in town before selling the home she lived in. She, like me, took it for granted that house number one would sell fast, but the housing market took a dive. As a result there are two house notes plus utilities on two homes with half the income.

Well, live and learn from other's mistakes so you don't have to make your own. Blake, Steve and Ric are experts in dealing with these kinds of issues, and though I can't offer advice on financial planning, I can advise you to call the office to make an appointment to come in and talk to one of them.

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## Holidays and Depression

It's a shame, but some experts say that people often get depressed and even suicidal during holidays, especially in the winter. It helps to know the signs of depression, particularly if you have a friend or family member who has depression issues.

Look for warning signs and symptoms such as:

- Feelings of worthlessness
- Trouble concentrating
- Fatigue (tired all the time)
- Sleeping too much or not enough
- Being sad all the time
- Noticeable changes in appetite
- Angry / upset much of the time
- Inability to find pleasure in people or activities they once enjoyed

When any of these signs last longer than two weeks, consult a doctor. Anybody having suicidal thoughts, call 911 or 1-800-273-8255 (TALK).

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*You know you are getting old when everything either dries up or leaks.*