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# Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



AUGUST 2017

## Doomsayers

There are so many people out there who will tell you they know what the market is going to do. The opinions all differ. There are people on both sides with vastly different opinions. Some say that we are in a golden age and the market will only keep going up, but others are saying to get out while you still can because the market is heading for the biggest correction to date.

How do we know who to trust? Who's advice should you listen to? There is no way of knowing for sure what will happen in the future, and I won't presume to tell you that I know for sure what is going to happen. Let us look at history because everyone has heard that it repeats itself. In the last hundred years (Since 1915), the market has crashed a total of 12 times. Those years are 1916, '19, '29, '37, '46, '61, '68, '72, '80, '87, 2000, and '08. That is on average every 8 years. It is now 2017, so it has been 9 years since the last crash. Doesn't that mean we are already overdue?

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## Finding Your True Passion

Finding true passion in our lives is part of our own individual destinies. We seek passion in every area of our life and involve the people closest to us in our opinions and choices regarding what we truly want in life. We live and breathe it; expressing it in many different ways. Be it through pictures, actions or incorporating it into our everyday lives.

### Passion for helping others

Mother Teresa had a passion for helping the neediest of people in Calcutta. Her passion took her to the slums of severe poverty to fulfill her passion of helping others that were in dire need. Her desire was so strong to be there for the hopeless outcasts that were shunned by everyone.

Her passion to love and care for these people drove her day and night to see to it that these people had hope and love in their life, by showing them she cared and doing everything in her power to see to it that they were taken care of. She made a difference in their life. That was her genuine passion in life. By her love for them brought a desire that drove her to do everything in her power to improve their circumstances. Even if it led her to have to live much like they did. She did it because her loving passion led the way.

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## Interesting Facts:

- The quills of a porcupine are soft when they are born.
- The average lifespan of a wild hermit crab is 20 years.
- Penguins have a gland that effectively converts salt water into fresh water.
- Yes, it is possible to break glass with your voice. But most people don't have the lung power to accomplish this.
- Venus is the only planet that rotates clockwise.
- 90 percent of women who walk into a store immediately turn right.

## Tired Of Losing Money?

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"To succeed, you need to find something to hold on to, something to motivate you, something to inspire you."

**-Tony Dorsett**

**August Is Art Appreciation Month**

How would you define 'art'?

For many people art is a specific thing; a painting, sculpture or photograph, a dance, a poem or a play. It is all of these things, and more. They are **mediums** of artistic expression. Webster's New Collegiate dictionary defines art as "*The conscious use of skill and creative imagination especially in the production of aesthetic objects.*" Yet art is much more than a medium, or words on a page. It is the expression of our experience.

Art is uniquely human and tied directly to culture. It takes the ordinary and makes it extraordinary. As an expressive medium it allows us to experience sublime joy, deep sorrow, confusion and clarity. It tests our strengths, vulnerabilities and resolve. It gives voice to ideas and feelings, connects us to the past, reflects the present and anticipates the future.

**Doomsayers**

What are you going to do with this information? I am not telling you this so you can run/hide in fear. I am telling you this because, just like for every disaster, you need to have a plan before it happens. We have fire drills, tornado shelters, and protocols for just about every disaster out there. We know how to prepare for them. But how do you prepare for a financial disaster?

Well, first you need to know how is it going to affect you? If you have 30+ years until you retire, you have plenty of time to make it up. However, if you only have 2 years until you do, can you afford to lose what you have? What would happen to your retirement plan? Now people will tell you, that's why I have a diversified plan, so I don't lose much. That's great for them, but I don't want to lose anything. Now let me ask you, if there was a way to let your money grow based on the stock market, but you were **guaranteed to never lose anything**, would you want to know more about it? How much piece of mind would that give you? Call my office today to create your disaster proof plan!

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**Finding Your True Passion**

**A passion to travel**

Some people have a passion for traveling from one place to the next. Most of these working folks travel on their vacation time, they get once a year. Paid vacation or not these people live and breathe thinking about what they will do on their vacation. They have the whole year to wait and plan for the vacation time.

These people have their vacation very well planned out by the time the actual vacation time arrives; the passion of thinking, living and breathing all through the year; a perfect vacation, get away.

This passion of thought lays ground for the future. The wheels are turning all year long. It takes genuine thoughts and feelings that do help release stress too; by always day dreaming, thinking and viewing travel brochures. It also helps lower blood pressure and calm the soul; during the year by lowering stress levels by having this desire-sum choice of a path of passion.

**Conclusion**

Whatever your passion is, it will take you further to the destiny of your chosen passion. What we think, feel and say helps guide us to the future of our desires. No matter what your passion is; believing in all that is good in life and having faith in the future; will up lift your soul and create less friction in your life.

**"Above all, be true to yourself, and if you cannot put your heart in it, take yourself out of it."** -Unknown