

PART I “ Financial Facts From Fiction For Fixing Financial Fiascoes”© the Exclusive of LIFESTYLES MAGAZINE RADIO™, by Beverly Kennedy, Editor-in-Chief, Oct., 2014.

Part 1, The Solutions to be Prepared For The Risks of Life, which will try to mess up your plans:

#1. Understand the big picture goals. # 2. Write out your top three goals! #3. Put a time deadline to each of your top three!

Be Practical! Be Realistic! Believe in aiming high!

You have heard a lot about financial planning, but aside from the products thrown out to you and your family, no one tells you where to start. Usually an emotional tug at your heart gets you even thinking about setting goals. Sometimes it's love that stirs your heart, then hits your brain into action; and sometimes it's an illness or the death of a loved one that wakes you up to planning for the future.

Remember the K.I.S.S. Method! Keep it Simple Sweetheart!

Please remember this warning. “What was...may never be again in your lifetime.” The early 80's to the year 2002...with its' stock market tremendous growth, may never come again: so you must act accordingly.

Debt is a killer to financial security now! Practically I encourage concentrating on paying off all personal debt and saving for new appliances; use savings for home decor updating and replacement expenses. Paying cash for your next new car should be considered as a priority.

Let say you spend over the next two years \$22,000 to update your kitchen, roof or get a new car. You will spend a minimum of \$500./ monthly payments over the next three

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years. If you invested that amount \$22,000, you would only receive about 3% a year, adding, \$55. to your monthly budget vs. a \$500./month expense! Think about every expense you have with the same type of logic!!

I definitely set priorities and encourage concentrating on better eating and drinking habits, getting a regular weekly exercise routine, and the most important for a healthy, energetic body and mind, take daily vitamins and supplements. I follow Dr. Russell Blaylock's suggestions for which ones are essential for almost every Health need. I also suggest Dr Micheal Smith, MD., Researcher, wrote a very useful book that you can buy or order at the Life Extension store headquarters North Federal Hwy., Fort Lauderdale. I take daily 2 supplements that keep me symptom free and feeling good, even though I've been diagnosed with Acute Bronchial Asthma and severe Arthritis Breast cancer, and Post - Concussion Syndrome over the last 5 years. I feel great every day because of my willingness to investigate alternative daily supplements , instead of prescribed drugs. www.Silver100.com is a magnificent anti- viral fighter. Better than any antibiotic!

Your health and the good health of your loved ones will save you more money and will decrease the risks of long term planning. Put a priority buying life insurance and long term care for you your spouse, your senior parents; even your children when they are young If disease.... Heart or Cancer runs in your family bloodlines.

Remember to listen to the latest natural remedies, solutions and consumer warnings on Lifestyles Magazine Radio TM, 1230 RADIO DIAL, every Monday night,7-9PM, WBZT.COM, IHEATRRADIO.COM (FL) e.s.t.. Or go to our web pages, www.beverlykennedy.com and www.beverlykennedy.com.

So, my friends in order to set the proper goals and protect your chosen Lifestyles concentrate #1. keeping a balanced budget for your household every month.

#2 Write and concentrate on your Retirement goal with the targeted year as one of your top three goals or you'll never be able to be disciplined to achieve it !

ONE OF YOUR GOALS SHOULD BE TO HAVE A HEALTHIER LIFESTYLE. That means giving up smoking, start weight control, and eating whole foods,(no processed foods), lots of fruits & vegetables. Give up using sugar, replace it with

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Stevia. No other artificial sweeteners, please! The worst foods in America for every one; French fries, Hotdogs, Hamburgers, Doughnuts, Ice Cream and soft drinks.

Just add some sugary birthday cake and you and your children are on your way to a fat, unhealthy lifestyle!

So Financial Fiascoes can be diminished with good health decisions, making better choices, setting priorities and setting goals, which cannot be ignored more than two weeks out of every month. If we spend less on the junk we do not need to wear or eat, we will have the balanced budget which makes you happier and healthier. Our long term goal of Retirement comes with discipline, consistency, and patience for doubling the amount of dollars in an IRA, ROTH IRA, 401-K or TSA; or hope a Relative is leaving you something wonderful. Or help elderly people when you are able. Help your community by volunteering and pray! It has worked for me. Honestly. Spend carefully, save when you can, and prioritize your goals to the top three.

As with all types of financial planning, you should consult professional advisors to make certain that your particular plan is realistic and attainable. Always consider getting a second opinion to make sure a particular strategy is appropriate for you. You can always call me on and off air if you have a question. Continue to follow our practical, easily understandable system by reading and reading again and again Part 1-10, which is an outline of where to start and how!

There have been so many people that came down to Florida with a few \$100,000. bills from their Northern State's home only to lose it all after opening a restaurant, which they had no experience or management experience. Avoid financial fiascoes by following our Public Affairs programming every Monday night 7-9PM on WBZT, 1230 AM RADIO DIAL.