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Happy New Year!

In This Issue

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Got an extra couple of hundred grand?

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Useful Calculators

Emergency Fund Calculator
Life Insurance Calculator
Retirement Projection Calculator
Income Insurance Calculator

Aloha!

Beginning a New Year gives us an opportunity to make good on resolutions that somehow get side-tracked year after year. Let's work together to make 2007 the year when your answers to 3 of life's critical questions are positive ones.



- What happens if you die too soon?
- What happens if you live too long?
- What happens if you become disabled or need Long Term Care?

Use the calculators included with this month's newsletter and get a handle on where your answers stand today. If they are not up-to-speed, let's get together and see if we can improve the situation.

Sincerely,
Gary

Safety First!



We know it's a good idea to have an emergency fund. The hard part is actually setting aside enough to make it meaningful. Financial planners recommend 6 months of expenses. A better figure might be 6 months of income. Making certain these funds are

accessible is equally important. You need to know how much you need to have, how long it will last you and where you should keep it!

There are ways to protect your income in case you become injured or sick and cannot work that do not involve setting aside huge sums of cash. Income insurance (also referred to as disability insurance) is one way. Various forms of critical illness insurance can play an important role. You owe it to yourself and to your loved ones to check out the different plans and not have to count on the good nature of friends and family in your time of need.

[more on emergency funds...](#)

Start the year off right...



What are your 7 top financial moves for 2007? Save more? Spend less? Start a retirement plan? Buy a house? Get your estate plan done? Increase your income somehow?

Did you know that Pac Con LTD works with individuals every day in planning for their financial security?

- Estate Protection
- Income Protection
- Asset Protection

- Wealth Building
- Charitable Gifting
- Special Needs Trust Funding
- Business Planning
- Partnership Protection
- Investment Protection

Whatever are you are working on - we can help!

[Check out these 7 sound steps to financial success...](#)

Red's to the Rescue!

Not that you really needed an excuse to drink good red wine - but here is an article to show those critics! Mind you, how many glasses did it say? Read on and find out....



[Read on...](#)

Got an extra couple of hundred grand?



That's about what it could cost you or your folks if they need to be cared for in a nursing home the average stay of 3 years!

It's time to have a talk with your parents - putting it off just makes the potential problem even worse. I help dozens of families engage in a structured discussion that includes Long Term Care issues. Give me a call and let's see if this conversation is right for your family.

Read on...



I am looking forward to working with you to make 2007 the year of Financial Security for you and those you love! Let's visit soon and map out a plan to help you achieve real Financial Security.

Sincerely,



Gary A. Powell
Pac Con LTD

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