

Safe Retirement Planning

Dillard

Financial Solutions Inc.

"GUIDING YOUR MONEY TO SAFETY"



THIRD QUARTER 2011 NEWSLETTER

NEWS: Inside This Issue

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Jeremiah 29:11 (King James Version)

For I know the thoughts that I have for you, saith the LORD, thoughts of peace and not of evil, to give you a future and a hope.

Hello to all of our Dillard Financial Solutions, Inc. family.

WOW, have we been busy! We have enjoyed educating people on safe retirement planning in the many conferences, workshops and events that we have been invited to and attended these past months. We have met new friends and welcomed many into our family.

As you know, securing your future has never been more critical! We, as a nation are in for a lot of changes. These changes include the way everyone invests in their retirement. Remember, safety with your future is a must in these troubling economic times. Don't put your hard earned dollars at risk. Don't outlive your money - enjoy retirement with growth, safety and peace of mind. There are many things that challenge your retirement and knowing your money will be there is very comforting. We can find comfort in knowing the companies we represent do not have to report to Wall Street; they report to their customers. If you have not moved all of your money to safety, what are you waiting for? Family takes care of family.



*God Bless
You!*



~ Teresa & Steve Dillard

Long Term Care Insurance: A Vital Part of Retirement Planning

What happens to my retirement plan if I become seriously ill or incapacitated?

No one likes to think about the possibility of becoming ill or disabled, but it is a critical part of planning for your financial security during your "golden years."

All good retirement plans effectively take into consideration taxes and inflation. But there is one additional factor that requires attention - health care. Because you can look forward to greater longevity (and a longer retirement) than previous generations, you need to take into consideration health care costs as well. In

[Continued next page]

WHY CHOOSE

A National Ethics Association Certified Member?

In Today's Financial World...*TRUST IS A MUST.*

Now, more than ever, there is an increased need to know who you can trust in the financial services industry. By choosing an approved member of the National Ethics Association™, you will gain the added assurance of knowing that you are working with an advisor who has successfully passed our Ethics Check System™ and has agreed to maintain our membership standards.

Dillard Financial Solutions, Inc. is a Certified Member of the NEA (National Ethics Association). The NEA is a membership organization of financial professionals who have successfully passed a series of background checks and have agreed to uphold the principles and standards of the NEA.

All members are admitted into NEA's online national registry, where consumers can view a member's approval status and professional profile. NEA is not a financial designation, nor does it sell or endorse any financial products. The background check includes: Criminal background check, Professional license check and Civil background check.



To learn more about the NEA, visit www.ethics.net

[Continued from cover page]

fact, lack of long-term care planning can destroy an otherwise well-designed retirement plan more quickly than any other factor (including spendthrift children!)

The cost of nursing home care today averages \$60,000 or more per year. The cost of other forms of long-term care (e.g., home health care) can approach \$30,000 to \$40,000 per year. Under these circumstances, you will deplete your assets very quickly (especially if those assets are also needed by a healthy spouse).

Solutions to covering the cost of long term care needs are few:

- 1) Medicare (which is difficult to qualify for, and only covers your first 100 days of care)
- 2) Medicaid (which requires impoverishment - not the goal of most financial plans)
- 3) Personal savings and investments
- 4) Long-term care insurance

For most of us, the most practical solution is private long-term care insurance. And the federal government agrees, offering significant tax incentives to purchase long-term care insurance. Premiums are tax-deductible and benefits are tax-free when covered by a "tax-qualified" plan (which most are). Business owners may have especially advantageous tax incentives.

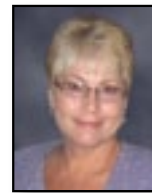
What makes a good long-term care policy? There are many "bells and whistles" available, but the following are the essentials you should look for in a strong long-term care policy.

- It should cover all levels of care (skilled, intermediate, custodial)
- It should be comprehensive (covering nursing home, home health care, assisted living, adult day-care)
- It should have a cost of living feature (especially if you purchase in your late fifties or early sixties)
- It should be underwritten by a financially strong insurance company

How much do I need? How long will I need it? Unfortunately, there is no set answer to this question. However, I do recommend that you at least cover the "averages". Have sufficient resources to cover \$60,000 per year in long-term care costs, for at least three years of need. While this total amount may all come from insurance, you could purchase a smaller insurance package if you are able to integrate other available assets toward these care costs.

When calculating your overall retirement needs, make sure to include long-term health care needs. Otherwise, all the planning scenarios you run may fall far short of your actual long range needs.

Our Team:



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Agent/Account
Specialist



Geoffrey A Roberts
Marketing Director



John Foran
Agent



Don Beard
Agent



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www.biggreenhead.com
Volusia County Sheriff's Office



Clients of the Quarter



Sherry and William Taylor

Dillard
Financial Solutions, Inc.

William & Sherry have been married for thirty - one years. They have 2 Sons, Marcus 27 and Wesley 23.

William worked for the U.S. Postal Service for thirty-eight years and seven months, retired in May 2008. Over his tenure he had 9 different managerial positions with the last being the Postmaster of Bessemer City, NC for the last three years. He is the President of Charlotte Local Branch Management Organization, NAPS Branch 183 and a member of the Bi-State Executive Board. He is also involved in his Church, Mt. Pleasant United Methodist, where he wears several hats from building projects to cooking in the kitchen.

Sherry worked for the U.S. Postal Service for thirty-one years at the Processing and Distribution center and the Airmail Facility and retired in 2009. She has been enjoying every minute of retirement. She helps her parents who are aging and makes sure everything is taken care of for them. She is also known as the pastor's Secretary. She is also heavily involved in her Church activities, at Mt. Pleasant United Methodist Church, Stanley, NC. She is always coming up with cost cutting ideas for the church communications and ensuring that excellent quality is still maintained.

Planning For A Risk Free Retirement

According to the 2011 Retirement Confidence Survey, 42 percent of American workers guess at their retirement needs for savings, and only 59 percent report that they are saving for their retirement at this time. Financial experts believe that habitual methodical saving habits should begin at a young age and continue through the early years of retirement because people live longer now. Many people living now will be retired for as many years as they were employed.

What can you do to secure your retirement dollars?

First step is to have a plan. In order to make sure that you are staying on the right track, you need to find a good financial representative, one that you can feel comfortable talking with. Often time's people find the topic of money uncomfortable, but you need to remember that is the job of a financial representative. They are there to advise you and help you with your issues. Why wouldn't you take advantage of the knowledge they have to share with you?

You need someone on your side that can help you navigate the uncertain terrain of the future. There are different types of representatives out there and people tend to assume they are all basically the same. That is not the case. If you want tax advice, don't go to a broker just because he calls himself a financial advisor, go to a tax advisor. If you have questions about personal property you own at the time of your death, don't go to a tax advisor, go to an estate planner.

The same is true for retirement. A retirement specialist specializes in developing a retirement strategy that's right for you. They can help you reach immediate and long term goals. Their job is to start with your investments and finish with your dreams.

In these turbulent times, how do you protect your nest egg and profit from the economic problems that are upon us and will surely increase? Ask a safe financial retirement specialist. At Dillard Financial Solutions, Inc., we can provide an objective review of your financial statements without cost or obligation. One of the most important elements of choosing a specialist is to ask for references from past clients. Many successful representatives make their living through word of mouth. With over 3,600 clients and none of them ever losing a dime, Steve and Teresa Dillard and their team of professionals take pride in their team of professionals who assist clients in providing safety, strength and retirement money they can depend on.

As "no risk" financial representatives, we understand the hungers for the sanctuary of a safe & solid retirement plan without the nagging anxiety of the ups and downs of a stock market. If you are a productive individual and have acquired formidable savings through a savings account, retirement plan or investment portfolio you need to know how to keep your money safe for a worry free retirement.

South Carolina Association of FSA County Office Employees

We greatly enjoyed setting up a booth and presenting our Educational Retirement Briefing at the yearly convention in N. Myrtle Beach.



*Teresa Dillard & Laurie Lawson,
State Executive Director*



*Teresa Dillard & State President Glenn Thomas
present Mary Frances Koon with a wide screen tv.*



*Wes Daniels, SCASCOE Vice President, Teresa Dillard,
SCASCOE State President Glenn Thomas, Steve Dillard*

U.S. Postal Service Institutes Cash Conservation Plan Payment to FERS Suspended:

WASHINGTON — The U.S. Postal Service has informed the Office of Personnel Management (OPM) of its intention to suspend its employer's contributions for the defined benefit portion of the Federal Employees Retirement System (FERS) to conserve cash and preserve liquidity. The Postal Service has a FERS account surplus valued at \$6.9 billion.

"We will continue to transmit to OPM employees' contributions to FERS and also will continue to transmit employer automatic and matching contributions and employee contributions to the Thrift Savings Plan," said Anthony Vegliante, chief human resources officer and executive vice president.

The Postal Service pays about \$115 million every other week to OPM for the FERS annuity. Suspension of payments, effective June 24, will free about \$800 million in the current fiscal year.

The Postal Service continues to cut costs significantly with initiatives to reduce the size of its labor force, the number of mail processing facilities and administrative overhead. Over the last four fiscal years, the Postal Service has reduced its size by 110,000 career positions and saved \$12 billion in costs.

The Postal Service also is generating new revenue by opening cost-effective new retail locations in places where people already shop, including grocery stores, drug stores and office supply stores, and introducing other new product and pricing initiatives.

Despite significant cost reductions in areas within its control, and even with this emergency action, the Postal Service needs Congress to enact legislation that would do the following to return the Postal Service to financial stability:



Congress's Plan:

- Eliminate the current mandates requiring retiree health benefit pre-payments.
- Allow the Postal Service to access Civil Service Retirement System and FERS overpayments.
- Give the Postal Service the authority to determine the frequency of mail delivery.

The Postal Service receives no tax dollars for operating expenses, and relies on the sale of postage, products and services to fund its operations.

We're everywhere so you can be anywhere:
www.uspseverywhere.com

Farm Service Agency (FSA) is the U.S. Department of Agriculture's principal agency charged with promoting a stable and abundant American food supply. This objective is best met by supporting America's production agriculture community and helping protect the Nation's food and natural resources.

FSA serves the public by providing all farmers and ranchers' access and opportunity to participate in farm commodity, credit, conservation, environmental, and emergency assistance programs. Through these activities, FSA supports the USDA mission and helps ensure a healthful, stable, accessible, and affordable food supply. Through these programs, FSA also fosters good land stewardship, which will help preserve our agricultural prosperity for generations to come.

Source: "USDA's Farm Service Agency Serving all Americans"
January 2004

FSA Mission:
Farm Service Agency is equitably serving all farmers, ranchers, and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans.



Florida/Georgia Bi-State NAPS Conference



Destin Florida



Workshop Winners!



Georgia State President Marvin Sykes, Teresa Dillard & Florida State President Bob Quinlan



Florida State President Bob Quinlan & Jerry McCoy



THE ANNUITY PRINCIPAL

The Annuity Principal. An annuity is a long-term financial product designed for retirement. It is a contract between an individual and an insurance company where the insurance company agrees to pay the individual a regular monthly income over his or her life or for a specified number of years. When an individual purchases an annuity, he or she agrees to pay the insurance company a certain amount of money in exchange for this income. Annuities are a means by which an individual can manage risk; not the risk of death during income earning years, rather the risk of living too long and running out of money. You can outlive the proceeds of your 401(k), IRA and other investments - but most annuities are designed to provide you with an income for life.

Annuities are not designed to be short term investments. The earnings during the accumulation phase of an annuity are not taxed until distribution - which is usually at retirement. Over time, the tax payment deferral provides a real financial advantage.

Annuity Classifications. There are two distinct phases to an annuity contract - the Accumulation Phase (Pay-In) and the Distribution Phase (Pay-Out). These phases will differ based upon if you have a fixed annuity or a variable annuity.

Fixed Annuity. Under this approach, the insurance company guarantees the amount of the monthly payment. To fund this type of an annuity, the company will generally invest your payments in very low risk securities that emphasize protection of capital. This is necessary because the company has guaranteed a specific return and therefore cannot risk losing your money in speculative investments. This type of annuity is generally purchased by individuals who want the security of a known amount of annu-

ity income each month. Fixed annuities have very low or no fees.

Variable Annuity.

The money you deposit into a variable annuity is invested in a variety of stock, bond and money market portfolios which are called "investment portfolios" or "subaccounts." The annuitant participates in both the greater potential gain and the greater potential risk associated with market fluctuation. There is no guarantee of monthly payout, but rather a payout which fluctuates depending on the portfolio's performance. To offset this risk, many variable annuities offer (for an additional fee) Optional Living Benefits that can provide you with a guaranteed minimum level of protection regardless of market conditions or the performance of your subaccounts.



Starting Date for Receiving Payments. Annuity owners generally have the option of receiving their monthly benefits immediately upon purchasing their annuity or deferring the receipt of their benefits for a period of time. The first approach is called a Single Premium Immediate Annuity while the second method is called a Deferred Annuity.

Annuities Escape Probate. Annuities do not have to go through probate when you die. Since an annuity is a life insurance contract, all of its proceeds are distributed immediately to the beneficiary under the terms of the contract, completely bypassing probate. The value of the annuity generally is included in your estate for estate tax purposes, but not for probate.

Selecting the Right Annuity

What are your financial goals and objectives?	You might consider this type of annuity.
Are you starting to save for Retirement and want to save over a period of time?	Fixed Annuity, Flexible Premium
Do you prefer receiving a fixed rate of interest with a guaranteed minimum interest rate?	Fixed Annuity, Flexible Premium
Do you have a lump sum of money to invest?	Fixed Annuity, Single Premium
Do you prefer the possibility of a greater return, but safely?	Fixed Index Annuity
Do you want your investment to immediately begin paying monthly income payments to you? Do you have a lump sum of money to invest?	Immediate Annuity



New Friends



Duke & Sharon Key



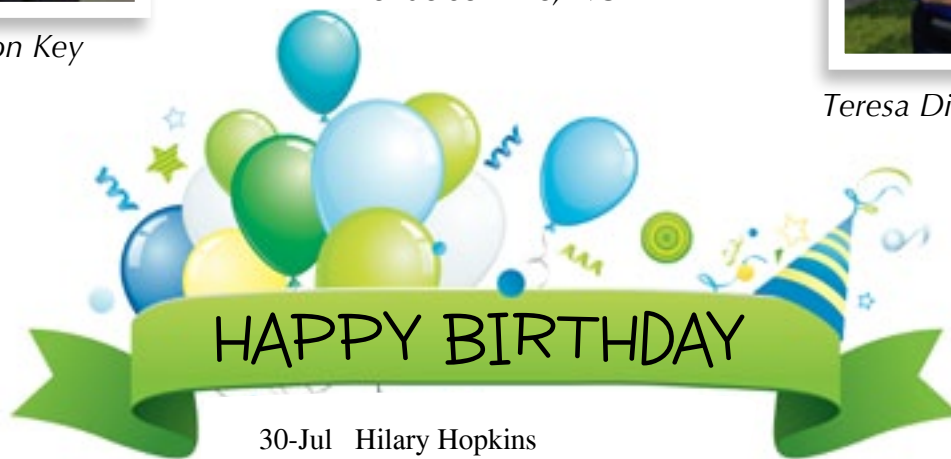
*Farm Service Agency in
Hendersonville, NC*



Donna Ley & Teresa Dillard



Teresa Dillard & Dan McPoyle



2-Jul Rena King
2-Jul Leroy Williams
2-Jul Sandra Fiedler-Ricca
2-Jul Jerry Jensen
3-Jul Laurence M. Brown
3-Jul Jeff Rogers
7-Jul Roges Brown, Jr.
7-Jul Ronald Grant
8-Jul Lillie Canty
9-Jul Kristin Caddick
9-Jul Rickey B. Doster
10-Jul Ehrin Hopkins
14-Jul Erik Caddick
14-Jul Dallas Adkins
15-Jul Johnnie Mae Gibson
20-Jul Thea Ridder
20-Jul Angela M. Singleton
21-Jul William Goff
22-Jul Donald Frost
24-Jul Gregory Maret
25-Jul Viola Jamison
28-Jul Cynthia Amos
29-Jul James Chandler

30-Jul Hilary Hopkins
30-Jul Theodore Kreipe
30-Jul Buzz Barch
5-Aug Tammy Feather
2-Aug John Scott
3-Aug Karen A. Johnston
4-Aug Tammy Byrd Clements
4-Aug Karen Harlan
7-Aug Theodora Nicholas
9-Aug Laura Holladay
11-Aug Regina Colleton
11-Aug Matthew Greene
13-Aug Beverly Torain
16-Aug Donald Counts
18-Aug William Washington
22-Aug Krista Cessna
22-Aug Forman Irick
23-Aug Robert Maddocks
25-Aug Staci Toppi
26-Aug Gary Graham
27-Aug Nancy Curl
27-Aug Kathy Lathren
28-Aug Estelita Canning
30-Aug Barbara Lindler
31-Aug Leah Maret

1-Sep Jerald Hancock
3-Sep Christopher Corpening
3-Sep Doug Fox
3-Sep Elizabeth West
4-Sep Hillard Sharper
5-Sep Luella Singleton
9-Sep Herbert Jamison
9-Sep Sherry Taylor
13-Sep Daulton Martin, III
12-Sep Charles Glaze
12-Sep Felicia White
12-Sep Lurlyn Tucker
15-Sep Cean Britt
15-Sep Kathy Nigro
16-Sep Marion Dobbs
17-Sep Edith Bradshaw
17-Sep Cathleen Washington
20-Sep Alfred Stefano, Jr.
21-Sep Timothy Samuel
22-Sep Judith Smith
22-Sep Timothy Holland-Davis
27-Sep Roger Flowers
27-Sep Thomas Sorenson
29-Sep Sherra Scott

INVESTING WISELY: WHAT WOMEN NEED TO KNOW



It's a harsh truth that instead of taking charge of their own financial futures, many women either leave money matters to the men in their lives or ignore the importance of planning altogether. Couple this with the fact that women face different life challenges and financial risks than men, and it becomes clear why women must take charge of planning their financial futures.

According to the National Center for Women and Retirement Research, as many as 9 out of 10 women will be solely responsible for their finances at some point in their lives. The consequences of such circumstances can financially cripple many women. The numbers speak for themselves:

- Over 75 percent of women are widowed at an average age of 56, and 1 in 4 of these women are broke within two months of being widowed.
- Less than 15 percent of women who are married or living with a significant other feel responsible for planning retirement.
- Only 41 percent of women participate in their employer's 401(k) plan.
- Eighty-seven percent of poverty stricken elderly Americans are women.

Knowing How to Handle Your Finances Is a Necessity

Women need to be educated and prepared. Understanding your assets now can help prevent financial crises down the road. Becoming educated and prepared doesn't have to be difficult. If you apply yourself, it's fairly straightforward. You can turn to financial professionals who specialize in working with women investors. These professionals can help you to understand how investing works and help you to reach your dreams too.

Some money moves women can make:

1. Get involved in managing the family's finances. As a couple, spend about 15 to 30 minutes per week discussing the family finances.
2. Be sure to have your own retirement account. Women often do not have their own retirement accounts.
3. Get professional financial advice. Be sure to get financial advice before you suddenly become single because of divorce or widowhood.
4. Married women: Plan your financial life as if you will be on your own someday. Unfortunately the statistics are real. Half of all marriages end in divorce. Women outlive men by seven years.
5. Don't use your 401(k) as an in-and-out fund. Many women use their retirement accounts to rescue their families from tight financial jams. This account should be used for retirement, not as an emergency or vacation fund.
6. Write down your financial goals. Sit down and make a list of all your financial goals. Establishing a financial plan is a worthwhile endeavor and is not merely the province of people who have lots of money. Financial planning is designed for everyone. It helps you focus on your dreams and financial goals. Most people find it difficult to save or invest without specific reasons. When goals are verbalized and then written down, you will understand why saving money is important to you.

Written by Kathleen Williams

Retirement Planning Is a Journey

Are you prepared for retirement? Your retirement years can be a period of 30 years or longer. Learn about the different investment options and retirement plans that are available for you. What's right for you will depend on your goals, feelings about risk, and length of time to invest. Keep in mind your picture of what you want your retirement to look like. That picture will help you stay on the right road towards your dream. Consider these barriers to financial security, from the Women's Institute for a Secure Retirement (WISER):

Top Five Reasons Why Retirement Is a Challenge for Women

1. Two out of three working women earn less than \$30,000 per year.
2. Nine out of ten working women earn less than \$50,000.
3. Half of all women work in traditionally female, relatively low paid jobs without pensions.
4. Women retirees receive only half the average pension benefits that men receive.
5. Women's earnings average \$.76 for every \$1 earned by men-a lifetime loss of over \$300,000.

Source: www.wiser.heinz.org

Take Control!

No more excuses. The most important thing is setting goals and having a plan to meet them. If you want your financial life to have different bottom line, you have to do the hard work.

Kathleen Williams

Military Service Credit: FERS Employees



Conditions For Receiving Credit

A period of military service may be credited for FERS retirement eligibility, in the FERS annuity calculation, and for FERS death benefit purposes provided:

1. The military service was performed before the date of the separation from federal service upon which title to a FERS annuity is based.

2. The military service is not included in the computation of military retired pay unless the retired pay was awarded under the circumstances discussed below.

3. A full deposit is made by the FERS-covered employee. The deposit - including any interest charges - must be made in full by the employee's retirement date. This deposit is discussed below.

Some Additional Information:

1. Military service performed after retirement by a retired FERS-covered employee cannot be added to increase the retiree's FERS annuity. This is true unless the retiree becomes re-employed, acquires a new retirement right and makes a military deposit for the military service.

2. In general, an employee must waive military retired pay in order to receive credit for military service in the computation of the FERS annuity. This is the case unless the military retiree is receiving military retired pay awarded on account of a service-related disability incurred in combat with an enemy of the United States or caused by an instrument of war, incurred in the line of duty, or under provisions of 10 United States Code.

3. A FERS-covered employee who is eligible for, or currently receiving, Reserve Retirement pay is not required to waive the reserve retirement pay in order to make a military deposit for any active duty time he or she that was credited in the earning of the Reserve Retirement pay.

Employee Responsibility for Making a Military Deposit to Receive Credit Under FERS

A FERS-covered employee may receive credit for post-1956 military service under FERS rules only if he or she deposits with the employing agency a sum equal to three percent of the military basic pay that was earned during the period of military service. This deposit - plus interest - is required if the deposit is not made in full within three years of the employee's entrance into federal service in order for the employee to receive credit for both FERS retirement eligibility and in the FERS annuity computation.

A FERS-covered employee who wishes to make a military deposit must complete Form 3108 (Application to Make Service Credit Payment) and Form 3108A, Application to Pay Military Deposit for Military Service Performed after Dec. 31, 1956 and return these forms to the appropriate employing agency.

The amount of the military deposit is equal to 3 percent of the employee's military basic pay during military period(s) of service plus interest if applicable (see below).

Deposit Formula:

Military deposit = Total amount of military earnings X 3 percent (round the product to the nearest dollar that is \$0.50 or more, round up; \$0.49 or less, round down)

Example: Total military earnings is equal to \$10,250

$\$10,250 \times 3 \text{ percent} = \307.50

The military deposit (without interest) equals \$308.00

Interest

Interest begins to accrue on the unpaid deposit for post-1956 military service at the later of Oct. 1, 1985 or two years after an individual is first employed in a position covered by FERS. Interest accrues and compounds annually on the employee's personal Interest Accrual Date (IAD).

By Edward A. Zurndorfer

Many federal employees have served or are currently serving in the Uniformed Services. Since honorable active military service can be credited for the dual purpose of retirement eligibility and in the computation of the FERS annuity, this column will discuss how FERS-covered federal employees can obtain credit for their military service.

Honorable active service in the following Uniformed Services is considered military service for FERS purposes: (1) Army; (2) Navy; (3) Air Force; (4) Marine Corps; (5) Coast Guard; (6) Regular Corps of the Public Health Service of the United States; and (7) as a Commissioned Officer of the National Oceanic and Atmospheric Administration (formerly the Coast and Geodetic Survey and Environmental Sciences Services Administration).

Active military service is defined as duty in the Armed Forces of the United States performed on a full-time basis with military pay and allowances. Active military service assumes that all of an individual's time and efforts are at the disposal of the military authorities and he or she disassociates himself or herself from the performance of civilian employment during the period of military service. A requirement for receiving credit for military service under FERS is that the military service was considered "honorable" military service. "Honorable" military service means service that was terminated under honorable conditions.



NAPS Kentucky State Convention



*Teresa Dillard, Louisville Branch 1 President
Tim Puckett & Lorraine "Toby" Horton*



CHARLOTTE NAPS BRANCH 183

Annual Golf Tournament

BENEFITING THE
COLLEGE SCHOLARSHIP FUND
OF

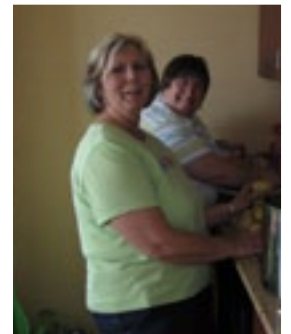
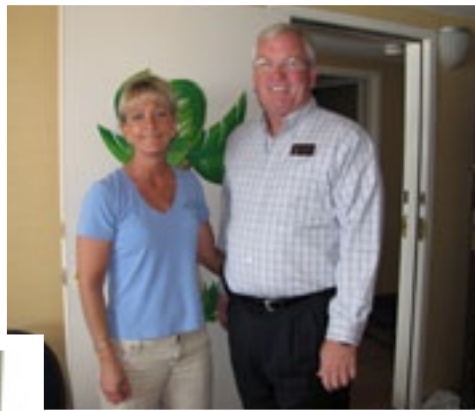
NATIONAL ASSOCIATION OF POSTAL SUPERVISORS

SATURDAY, AUGUST 13TH 2011

*Red Bridge Golf & Country Club
Locust, NC 28097*

Contact: William Talyor at (704) 609-2741

North Carolina NASCOE State Conference at Carolina Beach



*Teresa Dillard & State President
Lorraine Dillard*



To see more photos of
our events, log on to
www.dillardfsinc.com!



The Forgotten Safe Money Option



We live in very interesting economic times. It appears we barely avoided the second great depression, but the jury is still out. We now have the lowest interest rates in a generation and market uncertainty is keeping investors awake at night. What to do?

I'd like to tell you about a Forgotten Safe Money Option that will add predictability and stability to your financial life even if the uncertain economy continues indefinitely.

Before we talk about the Forgotten Safe Money Option, let's review the biggest concerns that most retirees have.

1. Outliving their money
2. Being financially ruined by illness or bad health
3. Losing their money in investments

Chances are you have the same fears about retirement. If so, it makes a great deal of sense to investigate ways to calm these fears. This investigation starts with a question: "where should you keep your retirement money?"

Bank CDs are very popular. They are rock-solid safe because FDIC insurance is provided by the government. The bad news is the rate of interest. You'll need a magnifying glass to see the tiny amount you're being paid – very close to zero! If you're a bank CD advocate, chances are you've suffered a massive loss of income.

Shelby J. Smith, Ph.D.
The Retirement Pros

Why pay income taxes on the interest earnings you'll not need for years?

The money you'll need later in retirement is best kept someplace else, but where?

For the vast majority of retirees that "where" is the "markets" – stocks, bonds, mutual funds, variable annuities, real estate investment trusts or other places that wax and wane in value with economic rumors and financial ups and downs. These options have one thing in common: risk. Risk is not a bad thing if you can afford it and it can be managed – if you have too much money for retirement, you can afford to take risks. However, average retirees are afraid of risk because risk means possible losses. They don't have excess money for retirement and risk is not suitable. Losses make their worse fear a reality: running out of money before retirement ends.

So why do average retirees have their money in the "markets"?

The Forgotten Money Option?

Actually, it's not "forgotten" because roughly \$100 billion of retirement money goes to this option every year. It can work just like a CD: rock-solid safe, with a fixed rate declared in advance and good for one, two or several years. Don't get excited because the rates are pretty low right now. You can choose to have your interest rate pegged, or indexed, to a market index like the S&P 500 stock index or a bond index. If the market index falls you do not get any of the loss. How good is that?

If the market goes down year after year after year, you'll earn a minimum rate comparable to current bank CD rates.

Also, there are zero current income taxes on your earnings until they are actually withdrawn – which could be years later. So you earn interest on principal, interest on interest and interest on money that heretofore you've paid to the government. This triple compounding means your money will grow faster without loss of safety, which is very

attractive to many retirees

The best part is the Forgotten Safe Money Option addresses your greatest fear: running out of money in retirement!

Okay, who offers the Forgotten Safe Money Option?

It's not a bank, or the markets, nor is it the government – it is an insurance company. Did I hear a gasp? Did you think you're afraid to entrust your money to an insurance company? The same insurance company that covers your house, car, boat, life, health and every other valuable asset you have.

Why do insurance companies offer the Forgotten Safe Money Option?

Living too long is called longevity risk – and insurance companies insure people against risks too big for individuals. Risk like your home being destroyed, your car being wrecked, your boat sinking or your health failing. Insurance companies manage risk by insuring large numbers and the large numbers allow them to manage the risk profitably. Since living too long is your greatest risk, why not take some of your retirement money and get a guaranteed lifetime income from an insurance company? An income you can't outlive – after all, running out of money is the #1 risk of retirees. This is the ideal safe solution to your greatest fear.

Does this Forgotten Safe Money Option have a name?

Yes, it is called a fixed annuity or an index-linked annuity.

How can you find out more? Talk to your financial advisor. Is an annuity suitable for you? It certainly is for many retirees but I don't know your circumstances – that why I'm advising you to find a financial advisor and work with them.

There you have it – the Forgotten Safe Money Option is no longer a mystery. I've given you a possible solution, where you go from here is up to you. Proceed wisely.

Barbecue Chicken



3 cloves garlic, minced
2 teaspoons butter
1 cup Heinz ketchup
1/4 cup packed brown sugar
1/4 cup chili sauce
2 tbsp Worcestershire sauce

1/2-3/4 tbsp celery seed
1 tbsp prepared mustard
1/2 tsp salt
2 dashes hot pepper sauce
8 large chicken breast halves, bone in with skin

In a saucepan, saute the garlic in butter until tender. Add the next 8 ingredients. Bring to a boil, stirring constantly. Remove from the heat and set aside. Grill the chicken, covered over medium heat for 30 minutes, turning occasionally. Baste with sauce. Grill 15 minutes longer or until juices run clear. Continue basting and turning during the last 15 minutes of cooking. Serve with any extra sauce you set aside for dipping. The sauce is just that delicious!

Vegetable Casserole

1 can French-cut green beans
1 can corn, drained
1 can cream of mushroom soup
1 stick butter
35 Ritz crackers

1/2 cup grated cheese
1/2 cup chopped celery
1/2 cup chopped onion
1/2 cup sour cream
1/2 cup slivered almonds

Mix green beans, corn, cream of mushroom soup, cheese, celery, onion and sour cream together. Melt 1 stick butter and mix in the Ritz crackers (crushed) and the slivered almonds. Pour vegetable mixture in a 2-quart casserole dish and cover vegetables with Ritz cracker mixture. Bake at 350 degrees for 45 minutes.

From www.food.com

Sudoku Puzzle:

	8	5			7			
7			3	8				
	9			6	2			
5	7							
9	1	3			8			
6						3		2
1					9			8
				1				5
2	6	7		3		1	4	

Directions:

Cryptograms are simple-substitution ciphers where every letter of the alphabet has been switched. Your task is to use pattern recognition and your grammar and vocabulary abilities to decipher the hidden quote. Hint: start with the 1, 2 and 3 letter words, and remember that the most common letters in the English language are E-T-A-I-O-N, in roughly that order. Good luck!

See solution on back cover.

Across

1. Environmental toxins
5. Jerks
10. Say jokingly
14. Controversy
15. "Darkman" director
16. Healing plant
17. F in computer science
19. Three's opposite on a clock face
20. Roofing pro
21. 1862 battle site
23. King novel about a rabid dog
26. Oil barons
27. Cheering phrase
32. Old name for Tokyo
33. Not handling criticism well
34. Ensign wannabees' org.
38. Pioneering computer game
40. Valiant
42. Irish singer with the album "The Memory of Trees"
43. Excuses
45. It whirls
47. Some M.I.T. alumni
48. Breakfast treat
51. Film critic Gene
54. Conveyance for Huckleberry Finn
55. Opening for letters
58. Television's Lauren
62. Irish republic
63. Possible cause of a swelled head
66. From the United States: Abbr.
67. Meet event
68. Cause to stumble
69. Some digital displays, briefly
70. Kennel chorus
71. Method (abbr.)

Contributed by Nancy Meyer

1	2	3	4		5	6	7	8	9		10	11	12	13	
14					15						16				
17					18						19				
20							21				22				
				23		24	25			26					
27	28	29					30	31							
32					33						34		35	36	37
38				39		40				41		42			
43					44		45				46		47		
					48		49					50			
51	52	53							54						
55						56	57				58		59	60	61
62						63			64	65					
66						67						68			
69						70						71			

Down

1. Dismissive sound
2. Half of CCCIV
3. Strike's opposite
4. When repeated, a cry to an awardee
5. Pal, in the 'hood
6. Crew member's implement
7. "Zomething different" from Coors
8. Arab sultanate
9. Minor's minder
10. Novel that opens "There was no possibility of taking a walk that day"
11. High class
12. Echolocation
13. Is overrun
18. Produce
22. One-named supermodel married to David Bowie
24. Photo file format
25. 'Yeah, right'
27. Rope fiber source
28. Brief amour
29. Present, as a problem
30. Conductor Klemperer and director Preminger
31. Angels-on-horseback item
35. "The ____ Love...", Kahn song
36. Nautical chains
37. Money on hand
39. Grid defenders
41. Skywalker's mentor
44. '____ the One' (Jennifer Aniston film of 1996)
46. Lots and lots
49. Queen of mystery
50. Bikini trials, briefly
51. Leading feminist
52. 2005 #1 album by Ashlee Simpson
53. Was a successful stud
56. Convex/concave molding
57. Auto commuter's bane
59. Suspicious and alert
60. Mythical shield
61. Mo. when Libra starts
64. Cartograph
65. Certain votes



It's summer and you're HOT! *Ready for some no-cost tips* *on how to stay COOL?*

1. Set Your Thermostat To 78

This will pull the humidity out of the air and save you from running your air conditioner a lot. Turning a thermostat down to cool a room quicker doesn't work, by the way, it makes the A/C run longer, not colder.

2. Check Your Refrigerator Settings

The fridge takes heat out of your food and transfers it to your kitchen, so be sure you're running efficiently. The refrigerator is best set between 37 and 40 degrees Fahrenheit. Put the freezer around five degrees.

3. Turn Off Your Lights

Incandescent light bulbs put off a lot of heat. Start by switching to CFL's and only turn on lights when you need them.

4. Wear Short-Sleeved, Loose Clothing

Invest in some wickable cotton clothing to look and feel cool.

5. Drink Lots Of Cold Beverages

Cold drinks drop your body's core temperature and cool you down quickly. Just try to avoid the unhealthy, sugary sorts.

6. Draw Your Drapes

Keeping your windows covered, especially on the west side of your house, will keep the sun from heating the indoors.

7. Run Your Air Conditioner Fan On Low

This is particularly helpful in areas with high summer humidity. The low air volume helps your A/C dehumidify.

8. Don't Use The Oven

Take advantage of your outdoor grill and make more use of you microwave - conventional cooking really heats up the house.

9. Close The Fireplace Damper

Don't send cool air up the chimney. If your fireplace has a glass door, shut it.

10. Cut Weeds Around Your Air Conditioner



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Going out of town?

Think Safety First!

For many, the annual onset of summer means a short trip out of town. For others, it's time to pack up, lock up and head North for the summer.

As you make your travel plans, it's a good idea to be mindful of the fact that thieves and burglars are watching the calendar too. And they know that many homes are left unattended for extended periods during the summer months. So before you leave, remember to take some standard safety measures to ensure the security of your home. That includes locking all doors and windows, making sure the outside of your home is well lit and keeping your shrubs neatly trimmed to eliminate hiding places. The extra time and effort will be worth the additional peace of mind and security you'll have while you're away.

As with many crimes, a residential burglary most often is a crime of opportunity. In other words, criminals are attracted to targets that are easy and inviting.



And for a burglar, there's no more inviting target than an isolated, unlit, vacant home. That's where personal safety comes in. There are other things you can do as well to protect your home and property. Some common-sense security tips can make your home less inviting to thieves, particularly when you're not there. The best advice is to give your home a lived-in appearance at all times, even when you're not there. This will act as a deterrent to burglars and cause them to move on to an easier mark.

But how do you make your home appear to be occupied, even when it's not?

Here Are A Few Tips To Keep In Mind Before Leaving Your Home:

- Turn down the volume on your telephone ringer. A ringing telephone that goes unanswered is a dead give-away to a burglar. If you turn your ringer down and a burglar is lurking around your home, he won't be alerted to your absence by a ringing telephone.
- Never leave a message on your answering machine that tells the caller that you are away from home. Instead, say: "I'm not available now."
- Use an automatic timer to turn interior lights on and off at varying intervals to give the appearance that someone is inside the home.
- Leave a television on. Better yet, leave a half-eaten bowl of popcorn by the set. Anyone peering into your windows will naturally assume that someone is inside.
- Leave the drapes in their customary position. Don't close them completely unless that's what you would normally do.
- Either stop all deliveries to your home or arrange for a friend or neighbor to pick up your mail and newspaper every day while you're gone.
- Have someone mow your lawn or rake your yard. A burglar will assume the resident is at home and tending to his property.
- Have a neighbor park in your driveway or in front of your house.

Practicing good safety habits will dramatically decrease your chances of becoming a crime victim. Public safety must start in the home. With just a handful of common-sense precautions, residents can make themselves and their property uninviting to criminals.

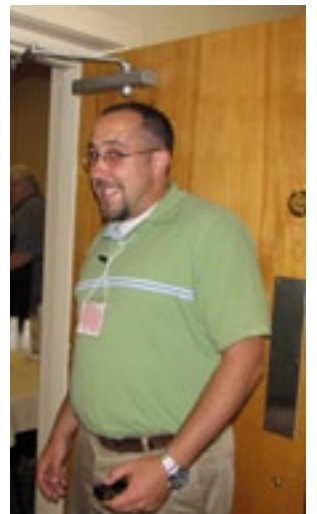
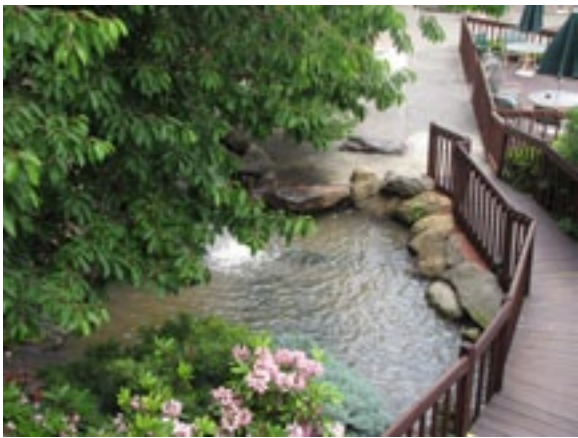


<http://www.volusia.org/sheriff/outoftown.htm>
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Pennsylvania NAPS State Convention



L-R: Tom Illingworth, NAPS President Darryl Williams, NAPS Vice President Michele Kolecki, NAPS Area 1 Vice President Michael Safreed, NAPS Secretary Dolores Mahoney, NAPS Treasurer Anthony Dirado, NAPS Area 4 Vice President Mary Shertz & Steve Dillard



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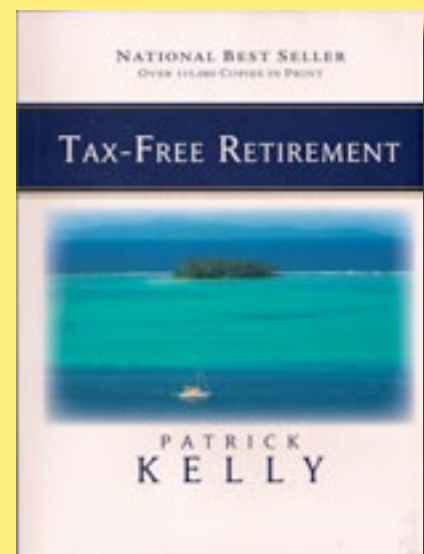
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