



Dillard Financial Solutions, Inc.

Safe Retirement Planning
"Guiding your Money to Safety"

2nd Quarter 2010

It is once again time to spring forward. As everyone knows, this is our favorite time of the year. Everything is coming alive, the weather is getting warmer and we can finally get outside!

We love to watch things grow and it is no different with our money. We like to offer only growth opportunities for you. We like to plant the seeds and let you watch your money grow so that it will be there when you need it most.



Steve & Teresa Dillard

We would like to thank everyone who sent cards, called on the phone and kept Steve in their prayers during his procedure and recovery. And the good news is...as of February 26, the doctor informed him that he is cancer-free; prayer does work! Once again, our heartfelt thanks for your care and concern.

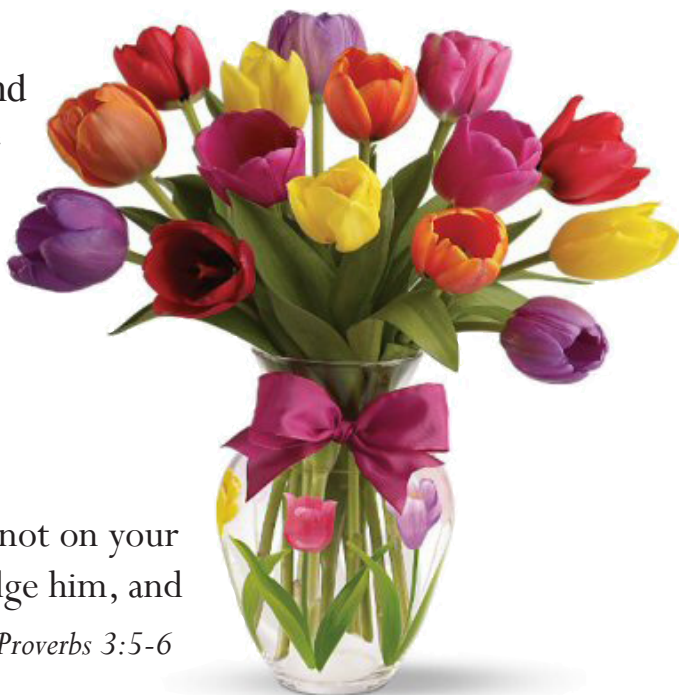
Everyone, please be careful in your travels and activities. We always have to look out for the other guys. This world we live in is so busy. Enjoy and love life.

God Bless You,

Steve and Teresa Dillard

"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight."

Proverbs 3:5-6



Honorary Chief



Steve is congratulated by Major General Dutch Holland for being inducted as an honorary chief into the Chief's group at Shaw Air Force Base. Chief Master Sergeant Fred Drummond did the honors of announcing Steve as one of their Air Force own even though Navy is his background. The countless hours and endless support he provides for the fighter wing and surrounding community makes him deserving of such an honor. Only 5 others have ever received this award in the history of Shaw Air Force Base.

Clients of the Quarter

Tammy & Robert Featherer & granddaughter Corban



Robert & Tammy have lived in Sumter for 28 years and married for 25. Together they have five children and six granddaughters that they love to spend time with. Robert currently works for Becton-Dickinson in Sumter. Tammy formerly worked for BD, but left to go to school to earn her nursing degree. In his spare time, Robert enjoys working on his 1975 Triumph Spitfire. Tammy enjoys shopping and resting in her off time.



Happy Birthday

April 4th
April 5th
April 7th
April 9th
April 10th
April 11th
April 12th
April 12th
April 17th
April 27th
April 30th
May 3rd
May 5th
May 8th
May 12th
May 13th
May 16th

Earl Griffith
Kathleen Kreipe
John Holladay
John Rosquist
Patricia Solomon
Donnell Boyd
Carol Tyler
Stan Lathren
Jerry Smith
Thomas Canning
Steven Marvin
Kathy Frost
Tiawana Mayo
Rebekah Hartness
Foster Williams
Trudy Flowers
Amanda Williamson

May 20th
May 22nd
May 25th
May 27th
May 31st
June 2nd
June 8th
June 10th
June 11th
June 15th
June 17th
June 24th
June 25th
June 27th
June 28th
June 30th

Wanda Campbell
Kierra Ervin
Samuel Catoe, Jr.
Marjorie Harrington
Theresa Diven
Cynthia Derrick
Judith Bledsoe
George Mayo
Frank Grant
Tonya Mayo
Edith Ramirez
Sherry Bailey
Adam Nugent
Maria Varela
Bobby Baird
Thomas Reeves

The Unloved Annuity Gets a Hug From Obama

By Ron Lieber

ANNUITIES: The official retirement vehicle of the Obama administration.

As slogans go, it's hardly "Keep Hope Alive," or even "Change We Can Believe In."

But there were annuities, in a report from the administration's Middle Class Task Force that came out this week. They are among the tools the administration is promoting as it tries to give Americans a better shot at a more secure retirement.

At its simplest, which is how the White House seems to want to keep it, an annuity is something you buy with a large pile of cash in exchange for a monthly check for the rest of your life.

If the biggest risk in retirement is running out of money, an annuity can help guarantee that you won't. In effect, it allows you to buy the pension that your employer has probably stopped offering, and it can help pick up where Social Security leaves off.

President Obama did not discuss annuities in his State of the Union address on Wednesday night, probably figuring that viewers had enough problems staying awake. But the mere mention of them by the task force was enough to send executives at the insurance companies that sell the products into paroxysms of glee.

"I never thought I'd have the president as a wholesaler for us," said Christopher O. Blunt, executive vice president of retirement income security at the New York Life Insurance Company. "This is awesome. I'm trying to see if I can get him to do a big broker meeting for us."

He's unlikely to turn up for such

an event just yet. After all, the announcement from the White House did make it clear that the administration was looking to promote "annuities and other forms of guaranteed lifetime income." That suggests the administration is open to other solutions, though there are not many others that are as simple as the basic fixed immediate annuity (also known as a single premium immediate annuity) that delivers a regular check for life.

Still, all of this attention from the president is a stunning turn of events for a rather unloved product. Many consumers reflexively



run in fear when salesmen turn up pitching high-cost and complex variable annuities, which evolved from their simpler siblings decades ago. Today, the Securities and Exchange Commission maintains an extensive warning document on its Web site for investors considering the variable variety.

Meanwhile, almost all employees on the precipice of retirement who have access to annuities as a payout option steer clear when their companies offer them. While various surveys show that roughly 15 to 25 percent of corporations offer annuities to workers who are retiring, including big employers like I.B.M., a 2009 Hewitt Associates

study reported that just 1 percent of workers actually bought one.

"I joke sometimes that we're the best ice hockey players in Ecuador," said Mr. Blunt of New York Life, which sells more fixed annuities than any other company, according to Limra, a research firm that tracks the industry.

So what are these soon-to-be retirees so afraid of? And what makes the White House so sure it can change their minds?

Let's start with the fears. Early on, the knock on annuities was that once you died, the money was gone. So let's say a 65-year-old man in Illinois turned over \$100,000 in exchange for \$632 a month for life, a recent quote from immediateannuities.com. If he died at 67, his heirs would get nothing while he would have collected only about \$15,000. (On the other hand, it would take him until age 78 to get \$100,000 back, but that doesn't take inflation into account.)

The industry solved this by coming up with variations on the policy, allowing people to include a spouse in the annuity or guarantee that payouts would go to beneficiaries.

Others worried about inflation, so now there are annuities whose payments rise a few percentage points each year or are pegged to the Consumer Price Index.

You see the pattern here. Every time someone had an objection — the need for a bunch of payments at once, a lump sum in an emergency or concern about rising interest rates — the industry created a rider to add to policies to make the concern go away.

There are also stockbrokers and financial planners standing in the way. Once money goes into an annuity, they can't earn commissions from trading it anymore and may not be able to charge fees for man

aging it. Financial advisers have a charming term for this phenomenon — annuicide. You insure, and their revenue dies. So, many of them will try to talk you out of it.

One reasonable point they might make is that insurance companies can die, leaving your annuity worthless. State guaranty agencies exist, but they may cover only \$100,000 to \$500,000.

Even if you get over all these mental hurdles, however, the hardest one may be the difficulty of seeing a big number suddenly turn small.

“It’s the wealth illusion, the sense that my 401(k) account balance is the largest wad of dollars I’ll ever see in my lifetime, and I feel pretty good about having that,” said J. Mark Iwry, senior adviser to the secretary and deputy assistant secretary for retirement and health policy for the Treasury Department. “Meanwhile, I feel pretty bad about the seemingly small amount of annuity income that large balance would purchase and about the prospect of handing it over to an entity that will keep it all if I’m hit by the proverbial bus after walking out of their office.” So how might the Obama administration solve this? It could get behind a Senate bill that would require retirement plan administrators to give account holders an annual estimate of what sort of annuity check their savings would buy. That way, people would get used to thinking about their lump sum as a monthly stream.

Tax incentives could help, too. A recent House bill called for waiving 50 percent of the taxes on the first \$10,000 in annuity payouts each year. “If this is behavior that the administration is trying to inspire, then it’s not that long of a leap to think that maybe they’ll start to promote some version of these bills,” said Craig Hemke, president of BuyAPension.com, which sells basic annuities (and offers some good educational material for people who are trying to learn about the products).

Mr. Iwry, who is one of the intellectual architects of the administration’s

examination of annuities, wouldn’t say much about what might happen next. But one paper he co-wrote two years ago suggests a clue.

As the treatise suggests, the administration could nudge employers into automatically depositing, say, half of new retirees’ lump sums into a basic annuity or other lifetime income product, unless they opt out. Then, they could test the thing out for two years and see how that monthly paycheck felt. If they liked it, they could keep the annuity. If not, they could cancel it without penalty and get the rest of their money back.

Annuities won’t be right for everyone (people in poor health should probably steer clear). And they’re not right for everything because it rarely makes sense to put all of your money in a single product or investment.

You could, for instance, use an annuity to cover the basic expenses that your Social Security check doesn’t cover. You might also use the money to buy long-term care insurance, which would keep nursing home bills from becoming a budget-destroyer.

But the president has one thing right: The basic annuity is almost certainly underused. Sure, you may be able to arrange a better income stream on your own, but not without a lot of help from a financial planner or a lot of time managing it yourself. Then there’s the possibility, however small, that you’ll spend too much in spite of yourself or run into a once-in-a-generation market event that will cause you to run out of money sooner than you expected.

All of that makes basic annuities the ultimate test of risk aversion. If you buy some, you and your heirs may have less money than if you’d kept your retirement savings in investments. Then again, if you guarantee enough of your retirement income, you — and those same heirs — won’t have to worry about how you’re going to meet your basic needs.

Note: This article is abridged for space. It appeared in The New York Times in January 2010.

Why choose National Ethics Bureau licensed agents?



The National Ethics Bureau™ (NEB) is a membership organization of financial professionals who have

successfully passed a comprehensive series of background checks and have agreed to maintain NEB membership standards. All members are admitted into NEB’s online national registry, where consumers can view a member’s approval status and professional profile. NEB is not a financial designation, nor does it sell or endorse any financial products.

All NEB members have successfully passed our annual seven-year background checks for criminal, civil and business violations.

The background check includes:

Criminal Background Check
Professional License Check
Accredited Designation Check
Civil Background Check

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 Bureau™, 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.



Refer a new client and win!

This contest is open to all current clients of Dillard Financial Solutions, Inc. Refer as many people as you like - the more you refer, the more chances you have to win!

Refer a pre-retiree or retiree to our agency and you will be entered into a monthly drawing for gift certificates and dinner vouchers or one of the (3) grand prizes that will be given away at our summer picnic in June.

For every individual or couple that takes advantage of our free, no obligation financial consultation, you, our client, will receive one ticket toward our monthly drawings and a chance for the grand prize drawing in June of 2010 at our summer picnic. Should one of your referrals become a new client of Dillard Financial Solutions, Inc., you will be given a second ticket for even greater odds at winning. It is a contest that will keep everyone talking!

All monthly drawings will be held on the last working day of each month and winners will be notified by phone. Odds of winning depend on the total number of entries received. Referrals who have attended the Dillard's seminars in the past are not eligible.

And the winners are:



Mildred Krause
Columbia, SC



Cynthia & James Derrick
Gilbert, SC

Congratulations!

2010 NASCAR SCHEDULE

April 3	Nashville	Sat 3:30 p.m.
April 9	Phoenix	Fri 9 p.m.
April 17	Texas	Sat 3 p.m.
April 24	Talladega	Sat 2:30 p.m.
April 30	Richmond	Fri 7 p.m.
May 7	Darlington	Fri 7 p.m.



May 15	Dover	Sat 2 p.m.
May 29	Charlotte	Sat 2 p.m.
June 5	Nashville	Sat 7:30 p.m.
June 12	Kentucky	Sat 7:30 p.m.
June 19	Road America	Sat 3 p.m.
June 26	Loudon	Sat 2:30 p.m.

HISTORY OF ANNUITIES

Annuities are extraordinarily popular in modern times, but they're not new. In fact, annuities can actually trace their origins back to Roman times.

Contracts during the Emperor's time were known as annua, or "annual stipends" in Latin. Back then, Roman citizens would make a one-time payment to the annua, in exchange for lifetime payments made once a year.

During the 17th century, annuities were used as fundraising vehicles. In Europe, governments were constantly looking for revenue to pay for massive, on-going battles with neighboring countries. The governments would then create a tontine, promising to pay for an extended period of time if citizens would purchase shares today.

The United Kingdom, locked in many wars with France, started one of the first group annuity called the State Tontine of 1693.

Participants in these early government annuities would purchase a share of the Tontine for £100 from the UK government.

In return, the owner of the share received an annuity during the lifetime of their nominated person (often a child).

As each nominee died, the annuity for the remaining proprietors gradually became larger and larger. This growth and division of wealth would continue until there were no nominees left.

Proprietors could assign their annuities to other parties by deed or will, or they passed on at death to the next of kin.

Annuities made their first mark in America during the 18th century. In 1759, a company in Pennsylvania was formed to benefit presbyterian ministers and their families. Ministers would contribute to the fund, in exchange for lifetime payments.

It wasn't until 1912 that Americans could buy annuities outside of a group. The Pennsylvania Company for Insurance on Lives and Granting Annuities was the very first American company to offer annuities to the general public.

Annuity growth from that point on was steady, but annuities really started to catch on in the late 1930s. Concerns about the overall health of the financial markets prompted many individuals to purchase products from insurance companies. In the midst of the Great Depression, insurance companies were seen as stable institutions that could make the payouts that annuities promised.

The entire country was experiencing a new emphasis on saving for a "rainy day."

The New Deal Program introduced by FDR unveiled several programs that encouraged individuals to save for their own retirement. It was around this time, too, that group annuities for corporate pension plans really developed. Annuities benefitted from this new-found savings enthusiasm.

By today's standards, the first modern-day annuities were quite simple. These contracts guaranteed a return of principal, and offered a fixed rate of return from the insurance company during the accumulation period. When it was time to withdraw from the annuity, you could choose a fixed income for life, or payments over a set number of years. There were few bells and whistles to choose from.

What was always proved to be attractive about annuities was their tax-deferred status. Because they were issued by insurance companies, annuities were always able to accumulate without taxes being taken out at year-end. This allowed annuity owners to put the time value of money on their side.

Then, in 1952, the first variable annuity was created. Variable annuities credited interest based on the performance of separate accounts inside the annuity. Variable annuity owners could choose what type of accounts they wanted to use, and often received modest guarantees from the issuer, in exchange for greater risks they assumed.

Over the years, more features were added to annuities. Some contracts provided checkbook access to funds. Other annuities provided enhanced "bonus" rates, shorter maturity periods, and guaranteed death benefits if the owner passed away unexpectedly.

What really boosted the popularity of annuities were the variable accounts. Mutual funds have mushroomed in popularity over the past two decades. In fact, there are almost twice as many mutual funds as there are stocks.

Fund managers, eyeing the growing annuity marketplace, began creating separate accounts that insurance companies could use for annuity premiums. These accounts were managed in a similar fashion to their mutual fund counterparts, but were designed specifically for use in tax-deferred variable annuities.

LIMRA, an independent service that tracks the insurance industry, reported that fixed and variable annuity sales amounted



to \$98.5 billion in 1995. By 1999, that figure had ballooned to \$155 billion. A huge portion of that growth was in variable annuities.

Today, annuities are as popular as ever, with annual annuity sales estimated to be over \$200 billion. And while variable annuity contracts typically have higher fees and commissions than other investments, there are fixed annuities that offer low to no fees. Millions of retirement-minded investors have been able to use the annuity structure to their advantage.

Annuity Flexibility

Annuities are one of the most flexible savings vehicles today. You can use after-tax money to deposit into an annuity, or you can fund your annuity by rolling-over qualified money.

For example, traditional IRA and 401(k) owners can transfer their accounts into a qualified annuity, which maintains their tax-preferred status. In some cases, annuities will offer fixed interest rates, added death benefits, or other features from the insurance company that are not available in a qualified retirement plan.

Non-qualified (or "after-tax") annuities are just as popular. Because no roll-over from another account is involved, non-qualified annuities often require less time to establish. In addition, when you withdraw funds, you'll only pay taxes on your accrued interest, since your principal was already taxed once before (when you earned it).

Up until this point, we've focused primar

ily on options available during the accumulation phase. But what about the payout phase, when the annuity returns its value to you?

Fortunately, annuities can also provide incredible flexibility during the payout phase, as well.

When the payout phase begins, you can opt to receive your annuity's value in one lump-sum, or you can elect to receive a steady stream of payments in regular intervals (e.g. monthly, quarterly, etc.).

If you decide to opt for a regular stream of payments, many insurers will allow you to have annuity payments last for a set amount of time (such as 10 or 20 years). Many contracts also allow you to receive payments for as long as you and your spouse live.

For many annuity owners, having indefinite payments for the rest of your life provides a predictable source of income. Some fixed index annuities will even let you choose between fixed payments, or payments that fluctuate based on the performance of the index.

As a rule of thumb, the longer your payment period, the smaller your payments will be. These conditions are clearly spelled out in the terms of the annuity.

The fine print will also tell you if your annuity will allow you to withdraw money from your account once periodic payments have begun. Be sure to look closely, and read the terms very carefully.

Want more flexibility? Some annuities are designed to be immediate annuities. Immediate annuities have no accumulation phase whatsoever. They begin paying you in regular increments the moment you purchase the contract.

Common Benefits

All annuities, fixed or variable, share several common benefits. Here's a summary of what annuities can bring to your retirement portfolio:

Ideal for Estate Planning

Proceeds from annuities pass directly to your beneficiaries without the delay,

expense, and publicity of probate in most states. If you've ever had a loved one's estate go through this time-consuming legal process, you know just what kind of advantage this is.

The Power of Tax Deferral

Because you do not pay taxes on earnings every year, your annuity is able to work harder thanks to tax-deferral. You will have to pay taxes on earnings when you withdraw your annuity's gains, but at least you can decide when that happens.

No Contribution Limits

Contributions to other retirement savings vehicles, like 401(k)s and Individual Retirement Accounts, are strictly limited. Annuities, however, offer tremendous flexibility. You can contribute as much as you want, up to the limits imposed by the insurer, to take advantage of tax-deferral or variable accounts inside the annuity. Plus, you can add to your annuity contract at any time.

Flexible Payment Options

Unlike 401(k)s and IRAs, which require that you begin making withdrawals at age 70 1/2, you may be able to wait much longer with annuities. When you do decide to begin receiving payments, you can usually select one of the following methods:

- Lump Sum distribution (a one-time payment)
- Periodic distributions (you can take money only when you need it)
- Systematic distributions (a fixed or variable amount is sent to you at regular intervals)
- Annuitization (fixed or variable payments, guaranteed for the rest of your life)

Tax Control

The money inside your annuity is made up of two components -- principal and earnings. Assuming your annuity was opened with after-tax dollars, you're only taxed on your earnings.

Different distribution methods behave differently when it comes to taxes; for instance, Lump Sum, Periodic, and Systemat-

ic distributions exhaust all earnings (which are taxable) before tapping principal. Under annuitization, each payment consists of both principal and interest, spreading your tax liability evenly among payments. Through these distribution options, you have complete control over when you will pay taxes on your earnings.

Annuities are not perfect when it comes to tax control. If you should pass away while your annuity is accumulating, all deferred taxes on your growth will become due, if your beneficiaries takes it all out.

Easy To Start and Maintain

Usually, a simple application, a check, and your signature begins your annuity. And, at the end of each year, you will not receive a 1099 for income earned within your annuity contract. That's one less thing to worry about when April 15th rolls around.

Other Features

Annuities also do not offset Social Security benefits like bond, CD, and other investment income does. Annuities are easy to establish and often come with a "free look period." Your state of residence or the annuity contract will define a length of time (usually 15-30 days) where can cancel your contract if you decide it's not right for you.

You can even exchange older, non-performing annuities into a newer fixed annuity with no tax consequences, thanks to Section 1035 of the Internal Revenue Code.

If you are a conservative investor looking for a consistent way to build your retirement savings, then fixed annuities may be the answer for you. However, if you are financially savvy and believe you can do better choosing your annuity's direction, fixed index annuities offer you much greater flexibility and control.

The best way to determine which annuity is right for you is to talk with an experienced Annuity Specialist.

As long as the money you contribute to your annuity is destined to be used only at retirement, annuities can make a significant impact in the growth of your own nest egg.

Sudoku Solution from page 10

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

**"If past history was all there was to the game,
the richest people would be librarians."**

~ Warren Buffett

**"If you want to know what a man is really like,
make notice how he acts when he loses money."**

~ Proverb

**"It's hard enough to make money that you can't do it by accident.
Unless it's your first priority, it's unlikely to happen at all."**

~ Paul Graham

The Origins and Traditions of Easter

The meaning of the many different customs observed during Easter Sunday have been buried with time. Their origins lie in both pre-Christian religions and Christianity.

People celebrate Easter according to their beliefs and their religious denominations. Christians commemorate Good Friday as the day that Jesus Christ died and Easter Sunday as the day that He was resurrected. Protestant settlers brought the custom of a sunrise service, a religious gathering at dawn, to the United States.

In one way or another all the customs are a "salute to spring" marking re-birth.

The white Easter lily has come to capture the glory of the holiday. The word "Easter" is named after Eastre, the Anglo-Saxon goddess of spring. A festival was held in her honor every year at the vernal equinox.

Today on Easter Sunday, many children wake up to find that the Easter Bunny has left them baskets of candy. He has also hidden the eggs that they decorated earlier that week. Children hunt for the eggs all around the house. Neighborhoods and organizations hold Easter egg hunts, and the child who finds the most eggs wins a prize.

The Easter Bunny is a rabbit-spirit. Long ago, he was called the "Easter Hare", hares and rabbits have frequent multiple births so they became a symbol of fertility. The custom of an Easter egg hunt began because children believed that hares laid eggs in the grass. The Romans believed that "All life comes from an egg." Christians consider eggs to be "the seed of life" and so they are symbolic of the resurrection of Jesus Christ.

Why we dye, or color, and decorate eggs is not certain. In ancient Egypt, Greece, Rome and Persia eggs were dyed for spring festivals. In medieval Europe, beautifully decorated eggs were given as gifts.

In England, Germany and some other countries, chil-



dren rolled eggs down hills on Easter morning, a game which has been connected to the rolling away of the rock from Jesus Christ's tomb when he was resurrected. British settlers brought this custom to the New World.

Traditionally, many celebrants bought new clothes for Easter which they wore to church. After church services, everyone went for a walk around the town. This led to the American custom of Easter parades all over the country. Perhaps the most famous is along Fifth Avenue in New York City.

Good Friday is a federal holiday in 16 states and many schools and businesses throughout the U.S. are closed on this Friday.



Upcoming Educational Events

Educating you on the new Roth IRA Conversion:
How to provide tax-free income for life

You and a pre-retiree or retiree guest are invited to attend one of our educational events regarding your financial future and preserving your retirement dollars. Dinner is complimentary. Call for more details and to reserve your seat for this informative event!

R.S.V.P. (803) 499-6623

It's Time for Baseball!

2010 Clemson Baseball Schedule

04/02 - 04 vs. Boston College
04/06 at Georgia
04/07 vs. Georgia
04/09 - 11 at Duke
04/14 vs. Western Carolina
04/16 - 18 at Georgia Tech
04/21 vs. USC Upstate
04/23 - 25 vs. North Carolina
05/01 - 04 vs. Florida Gulf Coast
05/07 - 09 at Maryland
05/11 vs. Furman
05/14 - 16 at Wake Forest
05/18 vs. Presbyterian
05/20 - 22 vs. Florida State
05/26 - 30 ACC Tournament
06/04 - 07 NCAA Regionals
06/11 - 14 NCAA Super Regionals
06/19 - 30 College World Series

2010 Carolina Gamecock Baseball Schedule

04/02 - 04 vs. Mississippi State
04/07 vs. College of Charleston
04/09 - 11 at Vanderbilt
04/14 at The Citadel
04/16 - 18 vs. Mississippi
04/20 vs. USC Upstate
04/23 - 25 at Georgia
04/30 - 05/02 vs. Alabama
05/05 vs. Winthrop
05/07 - 09 at Kentucky
05/11 vs. Wofford
05/12 vs. Charleston Southern
05/14 - 16 at Arkansas
05/18 vs. Furman
05/20 - 22 vs. Florida
05/26 - 30 vs. SEC Tournament
06/04 - 07 vs. NCAA Regionals
06/11 - 14 vs. NCAA Super Regionals
06/19 - 23 vs. College World Series

Do you have a recipe you'd like to share?

We will be featuring a section in our upcoming newsletters for our clients to share some of their favorite recipes! If you have a recipe that you would like us to print, please send it to: dillardfs@aol.com



Additionally, you call us at (803) 499-6623 or send your recipe to:
Dillard Financial Solutions, Inc.
2381 Hwy 441, Suite C
Sumter, SC 29154

ALLERGIES
 APRIL
 BASEBALL
 BEES
 CROCUSES
 CYCLAMENS
 DAFFODILS
 DANDELIONS
 EASTER
 EQUINOX
 FLOWERS
 FROGS
 GOLF
 GRASS
 GREEN
 GROWTH
 IRISES
 LILIES
 MARCH
 MAY
 NEW LEAVES
 PLANTING
 RAIN
 RENEWAL
 ROBINS
 SEASON
 SNOWMELT
 SOFTBALL
 SPRING BREAK
 SPRING CLEANING
 TULIPS
 WARMER
 WET

Word Search




T	L	E	M	W	O	N	S	S	S	A	R	G	L	A
G	C	Y	C	L	A	M	E	N	S	A	L	I	L	P
G	N	G	R	O	W	T	H	R	L	L	L	L	R	S
O	Y	I	I	D	L	S	A	R	A	I	E	S	N	N
L	A	L	N	K	A	I	E	B	E	R	R	O	H	E
F	M	L	O	A	N	F	E	S	G	M	I	P	W	W
E	N	A	E	E	E	S	F	I	U	L	R	R	A	L
I	O	B	Q	R	A	L	E	O	E	C	S	A	B	E
R	S	T	U	B	E	S	C	D	D	F	O	S	W	A
I	A	F	I	G	R	N	N	G	L	I	N	R	H	V
S	E	O	N	N	R	A	E	O	N	I	L	C	C	E
E	S	S	O	I	D	E	W	W	B	I	R	S	B	S
S	I	N	X	R	G	E	E	O	A	A	R	M	E	G
A	Y	F	L	P	R	O	R	N	M	L	W	P	E	O
E	T	E	W	S	S	P	I	L	U	T	R	S	S	R
R	E	T	S	A	E	P	L	A	N	T	I	N	G	F

Sudoku





Fill the grid with
 numbers 1 to 9 so
 that every row,
 every column and
 every 3x3 box
 contains the digits
 1-9, without
 repeating any
 numbers. Solution
 on page 7.

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



april 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 April Fool's Day 	2	3
4 Easter Sunday 	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22 Earth Day 	23	24
25	26	27	28	29	30	

may 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 May Day 
2	3	4	5	6	7	8
9 Mother's Day 	10	11	12	13	14	15 Armed Forces Day 
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31 Memorial Day 					











june 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14 Flag Day 	15	16	17	18	19
20 Father's Day 	21	22	23	24	25	26
27	28	29	30			

To our Federal and Postal Employees...

DID YOU KNOW?

We provide educational training on the following:

-  **Federal Employees Retirement System**
-  **Thrift Savings Plan**
-  **Civil Service Retirement Off-Set**
-  **TSP In-Service Withdrawals**
-  **Civil Service Retirement System**
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-  **Long Term Care Information**
-  **Retirement Package Completion**
-  **Federal Employees Group Life Insurance**
-  **Disability Insurance Coverage (Federal Employees Only)**



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