

May
2007



**Doing all
the things
other
advisors
forget to
do.™**



**“The man
who
complains
about the
way the
ball
bounces, is
likely the
one who
dropped
it.”**



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MA, abd Ph.D.**

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“We do all the things other advisors forget to do”™

Holy Cow! How things have changed!

We've become so used to change. I've seen the point made that it took us thousands of years to finally develop a way to record sound. Now in the past 100 years or so, we have gone from sound being recorded on rolls...to records...to tape on a wheel...to 8 track tapes...to cassette tapes...to CDs...to mp3s...and who knows what the next step will be.

It is sometimes difficult to decide if all this change is for the good, so I thought it might be fun to look at how the world has changed in the last 100 years.

In 1905 the average American's life expectancy was only age 47! Heck, 47 is still young now-a-days! Putting money away for retirement must have had a bit less urgency than today. If you made it to retirement you were just happy to be alive!

The experts are saying that babies born today may have average life expectancies of over 100. A hundred years ago you had to worry about putting food on the table. Today you have to worry about putting food on the table and saving enough to put food on the table 50 years from now as well!

A hundred years ago:

- Only 14% of homes in America had a bathtub
- 8% had a telephone
- It cost \$11 to phone long distance from New York to Denver for 3 minutes
- There were only 144 miles of paved road
- Only 8,000 cars in all of the US!
- Iowa had a higher population density than California did
- Over 90% of births took place at home
- Most women only washed their hair once a month and they used borax or egg yolks to do so

How about health?

The 5 leading causes of death in the U.S. were

1. Pneumonia and the flu
2. Tuberculosis
3. Diarrhea
4. Heart disease
5. Stroke

(cont.)

Timely Tips from Donald O'Connor, MA, abd Ph.D

Some things are changing fast, like technology or the price of gas or heating fuel. Some things are changing slow, like our life expectancies. But one thing is for sure...things are changing. There is only one tried and true way of dealing with change. You can't just plan for it. You have to plan continually for it.

We don't know for sure what the future holds for us. We don't know what is going to happen to our health, our investments or the cost of living. So to put together a plan trying to map all those things out based on "averages" would be a fruitless venture unless...

You updated your planning yearly based on what happened the past year, what is happening right now and what both the short term and long term outlooks are.

Whether you love change or hate it, it matters not. Take heed to the old boy scout adage...

Be Prepared!

Please schedule a time to come in and see us so that we can update your plan and prepare you for a wonderful future!

Sincerely,



Donald O'Connor, MA, ^{abd} Ph.D



Tomato Canapes

Recipe courtesy Paula Deen

3/4 cup finely diced tomatoes
2 teaspoons finely diced onions
1 teaspoon finely chopped fresh basil leaves
1/2 teaspoon The Lady's House Seasoning, recipe follows
1 package mini phyllo shells
1/2 cup packed shredded mozzarella
1/4 cup mayonnaise
4 tablespoons real bacon pieces, or more as needed (recommended: Hormel Real Bacon pieces)
Preheat the oven to 350 degrees F.

Place the diced tomatoes in a colander. Sprinkle with the onions, basil, and House Seasoning, and toss to coat. Allow to drain, stirring occasionally. Fill each phyllo shell with a scant tablespoon of the tomato mixture. Stir together the mozzarella and mayonnaise. Frost the top of each shell with a scant tablespoon of the mozzarella mixture. Sprinkle each shell with 1/4 teaspoon of bacon pieces. Bake the filled shells for 10 to 12 minutes. Serve hot. These may be prepared ahead of time and refrigerated until serving time.

House Seasoning:

1 cup salt
1/4 cup black pepper
1/4 cup garlic powder