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Neal Mandelbaum is President of Fairway Financial LLC. Neal is a fully licensed broker working with clients in a multitude of states. Fairway Financial LLC, is an independent agency focusing on Retirement Income Planning and asset preservation with a strong alliance with Elder Law Attorneys and Tax professionals. Since 1973 Neal has provided clients with the best possible options to achieve their retirement goals and wishes through his exposure to many top-rated companies. "Safety First" while providing "peace of mind" is our mission when creating the best plan for each client. Neal has held many upper management positions within the corporate insurance arena for a subsidiary of AON Corp., a world leader in the Brokerage Insurance industry. He has been recognized for many management achievements in his 38 yrs of experience. Neal has been happily married for over 30 years and is a proud parent of three sons. Neal takes great pride in his reputation and belief of "Doing the right thing because it is the right thing to do." At Fairway Financial LLC "integrity is par for the course"

## Are investors really ready for retirement

With the economy seemingly back from the brink of disaster, consumers should begin to feel a bit less pressure on their wallets. Still, some financial experts are concerned that consumers investing in the stock market have done a poor job; particularly the baby boomers. As a result, the decisions that investors make going forward will directly impact their retirement income.

Based on a 20-year study conducted by Boston-based financial research company DALBAR called a Quantitative Analysis of Investor Behavior (QAIB), it was determined that investors did a disappointing job with their savings decisions. From 1990 to 2009, the average equity investor averaged a 3.17% per year while the S&P 500 index returned 8.2% over the same span of time. In addition, the average fixed income investor averaged only 1.02% per year, while the Barclays aggregate bond index averaged 7.01%. At the same time, most investors lost about 2.8% to inflation.

How has this happened? According to the DALBAR study, investors become overconfident and neglect the time tested investment theory of "buy low sell high." Many invest in equities at the top of the market, but when indicators take a turn these same investors choose to divest. DALBAR also determined that many investors feel that they are more

than qualified to "predict" which way the market will go, only to find often too late that their predictions were not accurate.

Take this scenario into consideration. A 50-year old individual, with \$300,000 in retirement savings is planning on retiring at age 62. This individual believes that inflation will make the cost of goods and services increase substantially by the time of retirement. They also believe that there is at least a 35% chance that the value of the stock market will be less than present value by the time they reach 62. Subsequently all of their cash is just that; cash. Their concern over potential loss of principal in the stock market has convinced them that their money is better off, when actually they are losing purchasing power because of inflation.

Over the last 30 years many private companies have moved away from pension plans to 401(k) plans. Baby boomers today are more responsible than any generation previous for providing the bulk of their own retirement income. As we mentioned, the decisions that investors make today will have a definite and profound effect on their retirement income. It is important to make informed and rational decisions when it comes to your financial future. A good rule of thumb is to begin by ranking your financial concerns based on a sincere likelihood that they will actually happen.

If you have difficulty with deciding how to better plan your retirement, it is always a good idea to contact a qualified advisor, who can offer you impartial and informed suggestions on how to achieve your financial goals.

# Protect yourself from internet “phishing” scams

Brenna Campbell, 69, never thought much about the email she received. She often received messages from one of her 4 grown children, or one of her 6 grandchildren. Travel deals, discounts on restaurants or leisure activities...any number of things would come into her email box. But when she received a message seemingly from her bank, she became a bit concerned.

“I don’t do much banking on the internet,” says Mrs. Campbell, “I’m a bit old fashioned and prefer to deal with money matters in person. But when I received the message from my bank, I thought there must be a problem.”

Mrs. Campbell was right; there was a problem, but not with her bank. She had fallen victim to a “phishing” scam; a way of attempting to acquire sensitive information such as usernames, passwords and credit card details by masquerading as a trustworthy entity. By opening the email message, she allowed a virus into her computer that attempted to access much of her personal information. This sent up a flag with Mrs. Campbell, and she contacted her son John, a computer technician.

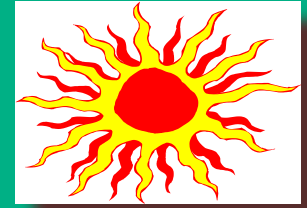
“My son was able to run a program that wiped the virus out of my computer. I was so relieved, and so grateful to him that he taught me what to look for in unfamiliar email messages. It scares me to think how much worse it could have been.”

Mrs. Campbell was lucky. One in seven older Americans has been a victim of some type of fraud. Internet fraud is one of a number of fraudulent scams being aimed at older Americans. As our society heads deeper into the computer-driven world, it is important to know how to protect yourself.

First, it is imperative to have a quality virus protection program on your computer. Norton and McAfee both make an excellent product for protecting your system. It is also important to be aware of the emails you receive. If something doesn’t look right, it probably

is best to simply delete it to avoid any problems. And most important, if you do provide sensitive information on the internet, like credit card and bank account numbers, make sure that the site you are using has some sort of verification or protection scan in place.

Brenna Campbell would not trade the ability to communicate more closely with her family for anything. Now she feels much safer doing so, because she is armed with the tools to protect herself. Make sure you are too!



## Musings on The Good Old Summertime...

*“The tendinous part of the mind, so to speak, is more developed in winter; the fleshy, in summer. I should say winter had given the bone and sinew to literature, summer the tissues and the blood.”*

- John Burroughs  
“The Snow Walkers”

*“Summer afternoon, Summer afternoon... the two most beautiful words in the English language.”*

- Henry James

*“In the depth of winter, I finally learned that within me there lay an invincible summer.”*

- Albert Camus



# Sunglasses are the “Must Have” accessory for this summer

Those lazy, hazy, crazy days of summer are fast approaching. But with the warmth of the summer sun comes a need to protect your eyes from damage that can be caused by ultraviolet (UV) rays. Older Americans are particularly susceptible to damage from UV rays, and according to the American Academy of Ophthalmology eye protection should be priority one as the summer months approach.

There are two types of UV rays; UV-A and UV-B. Both can potentially cause major damage

to the human eye, but in different ways. Exposure to UV-A rays can potentially hurt your central vision. It can also damage the macula, a part of the retina at the back of your eye. The front part of your eye (the cornea and the lens) absorbs most UV-B rays, but these rays may cause even more damage to your eyes than UV-A rays.

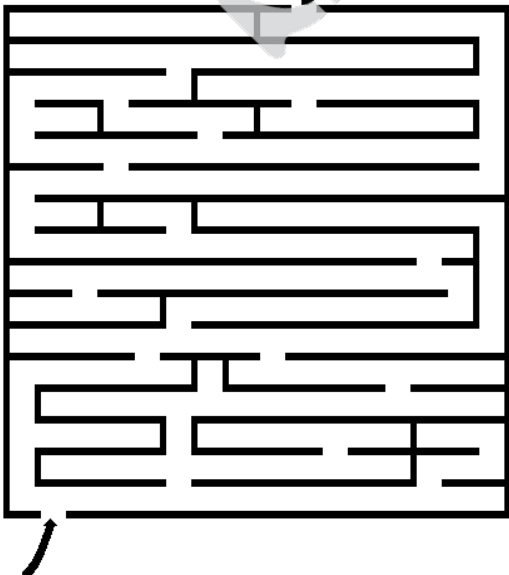
Over time, the effects of UV rays may help cause a number of eye problems including macular degeneration and cataracts. Skin cancer around the eyelids has also been linked to prolonged exposure to the sun. Another form of damage, known as corneal sunburn, called photokeratitis, is the result of high short-term exposure to UV-B rays. Long hours at the beach or skiing without proper eye protection can be a cause.

When it comes to selecting a pair of sunglasses, cost is not the main concern. It doesn't matter if you spend \$25 or \$500, the main goal is the protection of your eyes. It is best to select a pair of sunglasses that give as close to 100% protection from both UVA and UVB rays. Glasses that protect the sides of the eyes as well, known primarily as wraparounds, prevent rays from reaching the eyes through the sides. Lenses that are polarized cut down on glare, but do little to protect your eyes.

So as you rub on the sunblock to protect your skin during the summer months, remember to use “sunblock” for your eyes...in the form of a stylish pair of sunglasses with the most UV protection you can find.

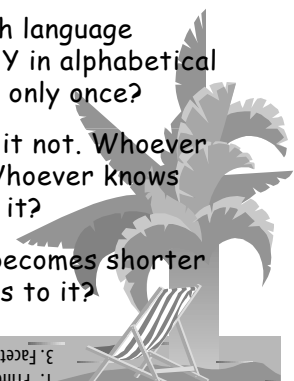


They can be as simple as a game in a child's coloring book, or as enveloping as a house of mirrors. They can be entertainment for a Sunday afternoon stroll in a garden or a path along a deep spiritual journey. They are mazes.



## Riddle me this...

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- 1. Can you think of a word that changes both number and gender when you add the letter "S"?
- 
- 2. To cross the water I'm the way, For water I'm above; I touch it not, and truth to say, I neither swim nor move. What am I?
- 
- 3. What word in the English language uses all five vowels plus Y in alphabetical order and uses each one only once?
- 
- 4. Whoever makes it, tells it not. Whoever takes it, knows it not. Whoever knows it, wants it not. What is it?
- 
- 5. What five-letter word becomes shorter when you add two letters to it?



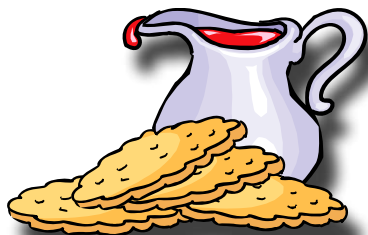
1. "Princess" to "Princess" 2. A Bridge 3. Facetiously 4. Counterfeit money 5. Shorter

# TAYLOR HOME INN BAKED APPLE PANCAKE

*Inspired by the classic television series "The Andy Griffith Show," this recipe takes the idea of "comfort food" to a whole new level. Enjoy!*

## INGREDIENTS:

- 3 tablespoons butter
- 3 tablespoons chopped nuts (pecans or almonds)
- 3 tablespoons pure maple syrup
- 2 cups of prepared pancake mix
- 1 tart apple (Granny Smith or McIntosh)



## DIRECTIONS:

Preheat oven to 375°F.

In a 9-inch pie plate, melt 3 tablespoons butter. Swirl the plate a bit to get the melted butter to coat the sides of the pie plate.

Sprinkle about 3 tablespoons chopped nuts in the bottom of the plate, covering the surface well.

Gently pour about 3 tablespoons of pure maple syrup over the nuts.

Peel and slice one tart baking apple, and lay the slices over the nuts/butter/syrup mixture.

Prepare 2 cups pancake mix and slowly pour batter over apples.

Bake for approximately 20 to 25 minutes, until golden brown and the top turns golden brown and begins to crack (similar to corn bread).

Immediately run a sharp knife around the edges of the pie plate, and cover with platter, then invert quickly. Let sit upside down until cake has released and all the good gooey syrup has dripped from the inverted pie plate.

Cut and serve immediately.



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