

# REMEMBER THOSE WHO HAVE SACRIFICED THIS *Memorial Day*

## The True Meaning of Memorial Day

### *The History*

Memorial Day, as Decoration Day gradually came to be known, was first widely observed in May 1868. The celebration commemorated the sacrifices of the Civil War and the proclamation was made by General John A. Logan. Following the proclamation, participants decorated graves of more than 20,000 Union and Confederate soldiers.

In years since World War 1, the day has become a celebration to honor the men and women who have died while serving, as well as those who are Veterans and current members of the US military.

In 1971, Memorial Day was declared a national holiday. The United States celebrates this holiday the last Monday of May.

### *Reagan's Speech*

President Ronald Reagan is credited with reviving the practice of honoring Memorial Day and its meaning. One of his famous speeches was given at Arlington National Cemetery on Memorial Day in 1986.

*"Today is the day we put aside to remember fallen heroes and to pray that no heroes will ever have to die for us again. It's a day of thanks for the valor of others, a day to remember the splendor of America and those of her children who rest in this cemetery and others. It's a day to be with the family and remember."*

### *A Day of Honor*

Does Memorial Day have meaning to you? Many communities around the United States have Memorial Day ceremonies and weekend events to celebrate and honor the military. However, in many cities around the country, these events have been forgotten.

It is important for Americans to take time to remember the sacrifices that bought their freedom. Here are some ideas on how to celebrate this important American holiday: **Send a note** of thanks to Veterans you know, **Visit a local cemetery** and place flags or flowers on the graves of fallen soldiers, **Fly the American flag** at half-staff until noon, **Pray for God's blessing** on America. Ask for God's protection over all branches of our military

## Retirement in One Word

For some people looking forward to retirement the words that come to mind are Relaxing, Freedom, Wonderful. For the Adventurous it may be Exciting and Awesome. But at a time when retirees' biggest concerns could be how they spend their time and freedom. Too many are approaching retirement with uncertainty, describing it as Scary. What one Word Would You Use?



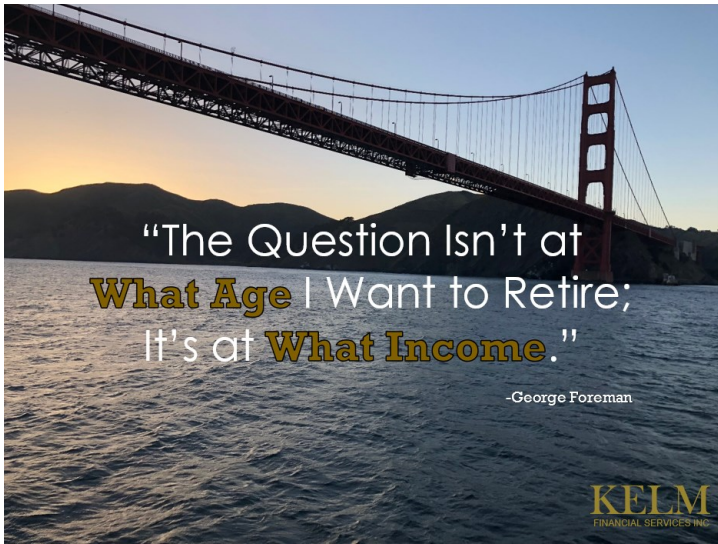
## The Need for Tax Planning

*“There is nothing wrong with a strategy to avoid the payment of taxes. The Internal Revenue Code doesn't prevent that.”*

-William H. Rehnquist  
Former Chief Justice of the  
Supreme Court of The United States

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FINANCIAL SERVICES INC  
SINCE 1987

Christopher Todd  
PUBLISHING



### Retirement Planning Expectations

- I don't want to lose money (downside potential)
- I don't want to pay taxes again (double taxation)
- I want good reliable rate of return (upside potential)
- I want lifetime income (guaranteed)

**Does Your Current Retirement Plan meet these Expectations?**

***We Have A Process: If you know of someone who has questions, concerns and or shows an interest in financial topics such as:***

- Will I have enough income during retirement?
- How much do I need to maintain my lifestyle?
- Will I outlive my Money?
- Can I afford to sale my business?
- How will TAXES impact me both now and in the future?

**FYI: Taxes Don't Go Away When You Retire, they could be higher, retirement is Expensive.**

The best thing you can do is call me and make an introduction. We will reach out to them and treat them as respectfully and professionally as I do you.

It may be they have a question we can answer or get an answer to, that will provide them some Peace of Mind they deserve. Or if they have an issue or problem lets address it now, if they are where they want or need to be we will let them know. What a Blessing to have that Peace of Mind knowing you have Financial Security.

We are seeing more people who have or are preparing for retirement, who won't be able to Enjoy the same Lifestyle they Deserve. In the majority of cases they aren't even aware of their situation.

*If this is the case lets deal with this Now!*

“...The biggest factor in whether the 401(k) works as designed has to do with when you retire. If the market rises that year, you're fine. If you retired last year, you're toast. And the chances of your becoming a victim of this huge flaw in the 401(k) plan are pretty high. The market fell in four of the nine years since the beginning of the decade. That means anyone retiring this decade had a nearly 50% chance of leaving work in a down market. In fact, your chances of retiring into a down market are even greater than that: **forced retirements spike in recessions just as the stock market is tanking.**”

## Stability to Security with Index Crediting

There are a few rules of investing that most people have heard of and can relate to. One of those is “**Don't Lose Money**”. It's not always the rate of return on my money, It's the “**Return of My Money**”!

Another rule of investing is the concept of “**Buy Low, Sell High**.” And while these are very good rules, it hasn't happened for me, conceptually, it is difficult to implement.

**INDEX CREDITING** allows individuals the benefits associated with Financial Vehicles that automatically follow the rules of investing mentioned above. **INDEX CREDITING** can provide the Peace Of Mind, knowing it can meet the **Retirement Planning Expectations**.



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