



Knowledge is Power

To Give and Receive

It is December, and with all the holiday decorations out at the stores and Christmas music on the radio, we are now in the holiday gift giving season. Over the next several weeks many gifts will be given and received. The problem with this, however, is that each year many gifts are given, received and forgotten about soon after with no real meaning or lifetime value for both the giver and the recipient. This is truly a shame.

As everyone knows, most gifts cost money. Unfortunately, the money spent on many of these gifts end up being of no real value in the future. I can't tell you how much money my wife and I have spent on gifts to our children over the years that have went to things like clothes, toys, electronics, books, and many other things that are not used anymore. Not that these gifts were not meaningful and valuable at the time, they certainly were, but they did not do much or provide value for a long period of time. I am sure many people can relate to this and it is frustrating when you look around and see all the stuff that you have accumulated over the years that just does not do anything for you anymore.

Fortunately though, it does not have to be this way. There are ways of giving that not only can be meaningful and really make a difference in someone's life, but that can continue to be of value and provide benefits for a long period of time. In addition, sometimes the gift may provide benefits to the giver as well. Join me this weekend on The Retirement Money Matters Radio Show to learn more about the many ways, tools and strategies available (including examples) of how you can make your gifts this year be valuable and beneficial to everyone, including yourself. The show airs on Sunday morning at 8:00 on WWKI (100.5 FM) or anytime online at www.theretirementmoneymattersshow.com. You can also obtain this information by reaching out to us at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or brian@hayesadvisorygroup.com.