

## What's Inside



WXJB 99.9 FM

Tune In Saturdays at 11 a.m.  
on News Talk Radio and  
Sundays at 7 a.m.

- Life Lessons From Mom
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- Are You Wasting Money?
- The Great Inca Citadel

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## THE GREAT INCA CITADEL

Before Columbus landed on what he thought was India in 1492, and before Pizarro later wiped them out, the Incas controlled the largest empire on the North American continent — and maybe the biggest in the entire world. The religiously and culturally diverse civilization spanned a huge portion of western South America, comparable to the most robust territories of Eurasia.

Nowadays, not much remains of the Inca Empire, save for some ruins and the otherworldly constructions of Machu Picchu. The Inca citadel, probably built as an estate for the Inca Emperor Pachacuti, still stands after over 500 years, and the blocks of polished stone overlook intense, vertigo-inducing views, considered by some to be among the most beautiful in the world.

If you're thinking of visiting the enormous agricultural terraces and fantastic stone constructions of Machu Picchu, it's best to go in May, right as the rainy season ends. That way, you won't have to deal with the battering rain or the rather large crowds that form during the peak season of July and August. Both of these could potentially muddy the experience of such a historical location.

Fly into Cusco, then immediately take the train to Machu Picchu Pueblo, colloquially known as Aguas Calientes. It's a scenic 3.5-hour trip running along the Urubamba River, through the fabled hills of the Inca, with breathtaking canyon walls rising above on either side. Spend a night or two in the town, getting acclimated to the 6,700-foot elevation, then head to Machu Picchu for some exploring before you return to Cusco. This way, you'll be able to minimize the unpleasant — and sometimes dangerous — effects of altitude sickness that such heights can bring.

You might find yourself dizzy from more than the altitude, though. The views are world-class, and the feeling of being in such an ancient place imbued with cultural importance is electrifying.



## BEYOND THE MONEY PRIOR PLANNING PAYS

May 2017

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## LESSONS FOR A LIFETIME

### How My Mother's Example Influences My Home and Work

I once asked my children, "Who has the coolest mom?"

They responded: "You do!"

It wasn't exactly the answer I was going for, but I can't deny it — my mother is one of the most amazing people. My kids picked up on that from an early age. They knew their "Memaw" was something special.

My mother has lived on a small farm in the panhandle community of Glendale all her life — she was born and raised there, raised her children there, and continues to make it her home. Who do you know who has lived on the same parcel of land their entire life? It was a lovely place to grow up. Through farm work, fishing, and spending time with family, my mother taught us how to live simply and love deeply.

I love my mom for many reasons, but she has two qualities that really stand out.

First, she's a born caretaker, always putting the needs of others before her own. This had a big impact on me because her example set the tone for how I would take care

of my own family and clients. When her parents couldn't take care of themselves, she stepped in to help. She also spent years caring for my uncle, who had disabilities. I look to her example every day and strive to be as caring as she is.

In her professional life, she worked in the school system for almost 40 years because she was passionate about helping children. She also headed up the local 4-H chapter, where she taught us practical skills like sewing, cooking, and public speaking. These skills have served me well professionally and at home.

Secondly, she's endured a lot, but she always stays strong. When Dad got sick, she stepped up and took care of everything with tremendous poise. When other tragedies or hardships befell us, she always weathered the storm.

She helped me get my first job in finance right out of high school. She knew someone at a CPA firm who needed a receptionist and lobbied hard for me to get the position. I didn't even know what CPA stood for back then! She also dipped my toes in the water by teaching me how to do my tax returns when I was a teenager

— with a pencil and pen, if you can believe it. Years later, I'm still in that business.

This company has been around for 24 years now, and longstanding clients have seen my

children, Jacob and Brooke, grow up. They come into my office and see their updated pictures year by year and ask how they're doing. Even though they're grown and out of the house, that always means a lot to me as a mother.



Three of my many blessings, my mom, Linda and my children, Brooke and Jacob

On the flip side, I've seen many of my clients' lives change as their families grow with children, grandchildren, and great-grandchildren. I can tell how much their family means to them and how much they want to nurture and take care of them, just like my mother took care of us.

This month, I invite you to think about the role of motherhood in your life, and what you can do to honor these amazing women. We truly do owe them everything. Happy Mother's Day!

Jackie Campbell  
CPA, CFP®, PFS

# STAVE OFF LONELINESS WITH TECHNOLOGY

According to a study by Harvard University, 33 percent of people aged 50 and above live alone. Living alone poses many risks to your health and well-being. An English Longitudinal Study of Ageing found that socially isolated people are more likely to smoke, have a poor diet, and exercise infrequently. Social support goes a long way toward maintaining a healthier lifestyle — and technology can help with that. Here are a few tech tools that can help stave off loneliness in retirement.

## SMARTPHONES

Seventy-eight percent of Americans over 65 use cellphones, but only 30 percent own smartphones. However, smartphones contain many apps — including texting, email, and social media apps — that can help keep you connected to your friends and family.

## TABLETS AND E-READERS

Besides being useful for reading e-books, tablets provide a bigger screen for video conferencing with family. You can also email, share photos, play Words With Friends, and more, all from your tablet! Many seniors are using them in lieu of a desktop computer because they are portable and capable of enlarging text.

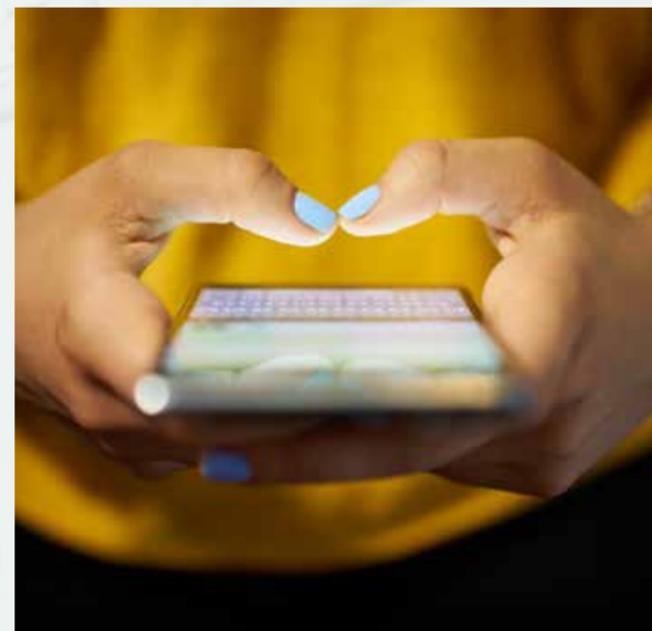
## SKYPE OR FACETIME

Video calling apps are popular with seniors who have grandchildren or other family members who live far away. While these interactions shouldn't replace face-to-face in-person visits, video calls can definitely supplement such visits, allowing families to connect more frequently.

## UBER

Uber, a ride-sharing service, can be great for seniors too! With Uber, you don't have to worry about parking or getting gas. For seniors who don't have a license, Uber is the perfect solution for getting back out on your own terms. Instead of having people come to you, you can meet up with your friends and family at the gym, golf course, coffee shop, or the shopping mall — anywhere you'd like to be!

The days of technology being used only for entertainment are long gone. Now, more and more people are using technology to connect with others — and you can too. No matter your age, living alone doesn't have to be an isolating and lonely experience!



## WHERE YOU'RE WASTING MONEY

### CHECK OUT THESE COMMON FINANCIAL SINKHOLES

Regardless of size or industry, spending decisions have a huge effect on a business' bottom line. While all companies hope to spend money efficiently, there are a number of common traps that lots of businesses fall into. If you want to steer clear of frequent financial sinkholes, take a look at the tips below.

One extremely common mistake is to be overly reliant on outsourcing tasks. While there are definitely times when outsourcing makes financial sense, you should not blindly decide to contract out work that could be done more cheaply in-house. You cannot have a unilateral policy with regards to outsourcing, but instead, you should consider everything on a case-by-case basis.

Human resources departments can be a tremendous resource strain if they are not hiring the right people. Employees working solely for a paycheck are more likely to leave your company, meaning you will need to spend the money to hire and train a new employee all over again. Chris Licata, CEO of Blake's All Natural Foods, says, "Hire people that genuinely believe in your mission and are passionate about your products."

The branding process can be crucial to getting your name out, but without discretion, it will tear into your budget. The problem with spending money on branding is that it almost never works as well as growing your brand organically. It might seem like a good idea to buy some branded trinkets to pass out to clients, but it rarely leads to growth.

Similarly, paying for likes on social media is inadvisable. Your customers will be able to tell you are goosing your numbers, and you will also attract the ire of social media providers. Huseyin Kerem Cevahir of Facebook notes, "When we see suspicious patterns of likes coming from or to a specific account, we thoroughly investigate the situation in order to determine whether there is fraudulent activity taking place."

If you're not sure how wisely your money is being spent, chances are it's because you are not tracking your money adequately. If you cannot tell where your budget is going, it will be impossible to assess which investments are successful and which are wasteful. Even small expenses can add up when they are improperly monitored. If you are not handling all spending by yourself, you also leave open the possibility for fraud and embezzlement.

Avoid these common mistakes, and you will be on the road to better spending.

## TRICK YO'SELF ... INTO SAVING

According to the Center for Public Affairs Research, 75 percent of Americans making \$50,000 or less per year struggle to cover a \$1,000 emergency. Whether you're saving for a rainy day, a new car, a house, or an emergency fund, saving is an important skill to have if you want to reach your goals. If saving money is not one of your strengths already, here are a few ways you can trick yourself into putting some cash aside:

## AUTOMATE

The best way to force yourself to save? Take yourself out of the equation.

Set up your direct deposit at work so that a certain percentage of your paycheck is sent straight to your savings account or retirement fund. You can also automate transfers from your checking account to your savings account every month if you want to transfer a certain dollar amount on a consistent basis.

## DUST OFF YOUR COIN JAR

Remember that coin jar you used to put all your loose change in as a kid? Well, pulling it out and dusting it off can yield big results. The concept is simple. Every time you spend cash at the store, you put your loose change in your coin jar. Some people save as much as \$1,000 a year this way. If you want to get even more gung-ho with this, you can save \$1 bills, too.

## SAVE YOUR RAISE

Another good way to trick yourself into saving more is to save every raise you get at work. Because you are already used to the lifestyle you are living, you aren't going to miss that extra money. Just remove the temptation to spend the money from the beginning. Each time you get a raise, bump up your automated contribution to your savings account or retirement plan.

## WAIT 24 HOURS

When you are out shopping and you see something you want to splurge on — like the latest iPhone or a new Xbox for your living room — wait 24 hours to think it over. Studies show that waiting 24 hours removes the likelihood of making an emotional purchase.

## SAVING IS A ZERO-SUM GAME

One creative budget trick is to hide money from yourself — and no, we don't mean in between the couch cushions. At the beginning of the month, make a list of that month's fixed and estimated expenses. Then, transfer the amount of money you need into checking from savings. All the extra dollars you earn will stay safe in your savings account — out of sight, out of mind.

## CURRY ROASTED CAULIFLOWER

### Ingredients

- 2 tablespoons olive or vegetable oil
- 2 medium onions, diced
- 2 gloves garlic, minced
- 2 teaspoons fresh ginger, minced
- 6 whole cloves
- ½ teaspoon cinnamon
- 1 teaspoon ground cumin
- 1 teaspoon ground coriander
- Salt
- 1 teaspoon cayenne pepper
- 1 teaspoon ground turmeric
- 2 15-ounce cans garbanzo beans
- Chopped fresh cilantro

### Directions

1. Heat oil in large frying pan over medium heat. Cook onions until tender.
2. Stir in garlic, ginger, and spices. Cook for one minute, stirring constantly. Add garbanzo beans and their liquid. Continue to cook until ingredients are blended and heated through.
3. Remove from heat. Serve topped with fresh cilantro.

Recipe inspired by [allrecipes.com](http://allrecipes.com).