



YOUR SHIELD FOR LIFE

# KNIGHTS OF COLUMBUS

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## THE IMPORTANCE OF PLANNING

No matter how much or how little you currently earn, you have a moral responsibility to yourself and those you love, to protect them and yourself from the financial perils that will result from early death, disability, or the need for long term care. In addition you need to be socking away something for your future.

**Pre-mature death:** There is no guarantee that we will be alive tomorrow. Think about friends that you had who are already gone. When we die, young or old, we leave our survivors with less income. If working, earnings stop. If retired, pensions and social security are often reduced. We often leave them with debt. It may be a mortgage, rent payments, credit card debt, school loans that they will have to pay back, medical bills, etc, and let's not forget the cost of the funeral.

**Disability:** If you become sick or injured and can no longer work to earn money, how will the bills get paid?

**Long Term Care:** Some strictly associate this with old folks. But it is not true. I have one member I am thinking about at this moment who had his first stroke at age 47 and has since had 4 more strokes. He is completely disabled and dependent on someone helping him to do most of the basic duties of daily living. I have another member whose son crashed his car at age 18. He became a quadriplegic and today is in his early 50's having been dependent on someone doing virtually everything for him for over 30 years.

**Retirement:** The reward of working many years is a fully funded retirement plan that is waiting for you. But it won't be there unless you are putting money aside now. The money you put aside now has the most years to compound and grow. So it is important not to wait.

Always remember that saving even just a few bucks a week is better than saving nothing. And as things improve, which they will and always do, you will be able to increase what you put aside. As a breadwinning adult, you have a moral responsibility to not ignore this.

If you need help getting started with a plan or to fine tune one that you have, I am here to help.

*Fraternally,*

*Joe*

*Joe DeMarco, FICF*

*Proudly serving Catholic families in the vicinities of Vero Beach, Ft Pierce and Okeechobee.*

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