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Become a Savvy RV User

And Save Money on Your Summer Road Trip



This past fall, RV manufacturers reported a 31% increase in sales compared to 2019. This was no doubt related to an effort to stave off the spread of COVID-19, which had more families opting to take road trips and camp instead of going on tropical and European vacations. While the great outdoors can be the perfect affordable backdrop for family vacations, it doesn't come without a cost.

You can hit the road without your bank account taking a hit with these three must-do tips!

Stay for Free

If you're on a cross-country adventure, you will need a place to park and rest each night before continuing your adventure the next day. Rather than shelling out money every night, consider free options. Search for public land that's part of the Bureau of Land Management or in a Wildlife Management Area that allows overnight camping. Walmart allows RV parking at no cost, but some locations pose safety concerns. To mitigate this, well-meaning RVers have listed Walmart locations with red flags. You can check them out at AllStays.com.

Save on Fuel

Fuel could be your biggest expense, but you can cut down on the inevitable by driving slower than 60 mph when it's safe to do so. Once you hit 60 mph or above in your RV, your gas mileage will drop. Furthermore, you can keep your gas bill in check by sticking to trips within your state, planning your route to avoid unnecessary detours, and leaving early to miss the traffic. Each little action could make a big impact on your fuel bill.

Re-Use Items in Your Home

You may have a long to-buy list for your RV, but not everything on there may be necessary. Before splurging on the latest gear, consider what you have in your home. Use old kitchen utensils and plates, cleaning supplies, bedding, and entertainment items like books and toys in your RV to save money and clear some clutter from your home. It's a win-win!

Looking for more RV tips? Check out GanderOutdoors.com or download apps like AllStay, RV Parky, and State Lines. Happy trails!

Most People Don't Understand How Credit Cards Work!

(Even Those Who Pay Off Their Balances Every Month)

According to the latest Household Debt and Credit survey results from the New York Fed, Americans owed \$807 billion in credit card debt as of the third quarter of 2020. According to Federal Reserve data, the average interest rate in 2020 was 16.28%. My friends, those are earth-shaking numbers. The misuse of credit cards is serious, and it is getting worse!

Let me put this in perspective. If anyone offered me an investment with a consistent rate of return of 16.28%, I would jump on it. In fact, I would put every dime I had into that investment. Then I would even mortgage my home to the maximum amount possible, take every single cent I got from the bank, and put that into the investment. I believe most of you would do the same.

Now let's make this more complicated, just a little. If receiving 16.28% interest on your money is a great investment, isn't the reverse true? If you are not paying the credit card companies 16.28%, aren't you earning (or at least saving) 16.28%? For some of you (hopefully most of you), it may be clear that the answer is "of course!" If the answer to

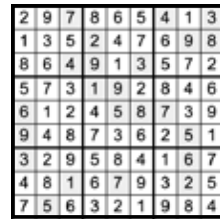


that question is so obvious, why are so many people routinely paying such outrageous interest rates?

I believe there are a couple of reasons. One is the obvious: emergencies. But in my experience from listening to clients tell me about their loved ones' debt or even their own, most of the time, it didn't come from an overwhelming emergency. It occurred like drops from a leaking faucet. A little here, a little there, and all of a sudden, the person is drowning in debt.

However, I think there are two other reasons that are more likely the cause of this debt, and it's right under our noses. First of all, people who are in serious debt are not investors. They don't have extra money to invest. Typically, they are living paycheck to paycheck. Consequently, they don't realize that an investment with a 16.28% return is a great return on your money, but an outrageous amount to pay in interest. In other words, they simply don't know.

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Bring Spring Indoors

The Most Beautiful May Flowers for Your Home or Office

The April showers came and went, so now we get to enjoy May flowers! You might not buy flowers for yourself often, but it's totally worth treating yourself and your visitors, all while supporting your local florist!

To start off, **anemones** are the most mythological May plant around because of two famous Greek myths surrounding these jewel-toned flowers. Anemones are said to have sprung from blood shed by the death of Aphrodite's lover, Adonis. The ancient Greeks also believed that the god of the west wind favored anemones — hence their second name, the windflower.

Attach them as pops of color to any bouquet for a classic, romantic, or modern arrangement, or mix them with roses and trailing greenery for a more boho look.

Carnations are also fantastic flowers to display in May. Some people may see carnations as a cheap flower, but, when used en masse, they can have



a truly breathtaking effect in a room. Try using natural-colored carnations to create a fresh, contemporary space.

You can also freshen up the room with **sweet peas**, which have a wonderfully mild perfume. They come with an enormous range of colors — one of the biggest ranges in the flora kingdom, in fact! Delicate, ruffled, and feminine, sweet peas are sure to delight anyone who sees them.

Lastly, although **tulips** or **orchids** would be classic choices for your arrangement, consider surprising your visitors with **lilies of the valley**. These beautiful, peaceful little blooms only grow in white, which is often seen as the color of renewal and innocence, and they wear it well! Their adorable little bell-like flowers will be sure to put a smile on your face.

We hope you will consider these gorgeous flowers for your space this year. A small purchase at your local small businesses can make a big difference, just like how a few flowers can make a big difference in your home!

... continued from Cover

Second, they are watching people, who are doing very well financially, use their credit cards every day. Every time I go to dinner with my grandchildren, they see their Papa John (that's me) or their parent hand the waitress a credit card. They are learning from me (and you) that grown-ups use credit cards. What no one at dinner knows is that I pay off the credit card when the bill comes; I don't get stuck with a 16.28% interest rate.

So, if we are teaching others bad financial habits, why do we continue to do it? Because of the perks. Even if I pay off the credit card balance every month (after I have charged a certain amount), one of my credit cards will send me to Hawaii and another credit card will let me stay in the Marriott, both for free! And if I pay off my credit card, it doesn't hurt my credit; it actually helps it.

A question that is often asked is why would the credit card companies give me all the free trips, hotel stays, and cash back when I pay off my balance every month? Because the credit card company is receiving 2%–3% of the purchase price from the merchant every time the card is used,

whether I pay off the balance every month or not. They are delighted to send me all these perks because they make money either way.

So, if the temptation to get all of these benefits is so great (I know it is for me) and the credit card companies are making money either way, how can we teach our families the importance of paying off their credit card balance?

Here is my thought: If we are unintentionally teaching those around us to use their credit cards, then we need to intentionally teach them to make sure they can pay off their balance every month. In addition, we need to make sure they understand that not paying those high interest rates is the equivalent of getting a great rate of return on their money. From now on, every time I use my credit card in the presence of my grandchildren, I will announce that I pay my balance off every month! Hopefully, they will ask me what that means, and I will have an opportunity to explain it so they don't get caught in the vicious credit card cycle.

John M. Preston

Veterans, Look Out!

3 Common Scams and How to Avoid Them

Here at Preston Estate Planning, we always make a point to honor our military heroes on Memorial Day, which is just around the corner. But not everyone has the same reverence for our servicemen and women. In fact, in recent years, we've seen a worrying trend of scammers targeting veterans and active service members! If you or someone you love has served in the military, keep an eye out for these common scams this summer and use the tips below to avoid falling prey to them.

Scam No. 1: Affinity Fraud

Have you ever heard of greenwashing? The idea is that a company or product uses buzzwords or nature-themed advertising to make their products seem eco-friendly, even though they're polluting the environment. Affinity fraud is similar, except instead of using "green" imagery, the companies use military-sounding names, seals, discounts, or symbols to bring in new customers under false pretenses. They assume you'll trust them as "fellow" military.

Don't fall for this "militarywashing"! Instead, take this advice from the U.S. Attorney General's Office: "Take a tactical pause — never assume a company with a military-sounding name, a military discount program, or a salesperson who claims to be a veteran will give you a good deal ... carefully read all contracts and get all of your questions answered before signing."

Scam No. 2: Charity Fraud

Giving to charity is a fantastic way to share your wealth, especially in your retirement years. However, there are hundreds of fake and unregistered charities out there waiting to take your money without doing good in the world. Some "charities" will claim to help veterans or service members but in fact pocket your donation. Other scammers may contact you under the name of a real charity they're actually not affiliated with, or use their own service background to convince you to donate to an unworthy cause.

To avoid becoming a victim of one of these scams, don't rush into donating! Do your research, and make sure the charity is tax-exempt, has a clean record, and is registered *and listed as current* with the Attorney General's Registry of Charitable Trusts (AOG.ca.gov/Charities).

Scam No. 3: Benefits Schemes

Last but not least, veterans have been the target of a variety of benefits schemes in recent years. These scammers manipulate veterans in order to access their government benefits, and they do it in all kinds of ways. The con artist might claim you can access "secret" government programs for a fee and/or personal information, offer you quick cash in exchange for additional payments "for your disability or pension," claim you must pay to access service records or government forms (which you can really get for free), or sell you financial products to "boost your pension" which will actually disqualify you from government help.

To avoid falling for these scams, don't give your credit card details or Social Security number out over the phone or email, and hang up if you get an unexpected call from "the VA." (The real VA will never ask for personal data over the phone, text, or email.) Instead, call your local VA branch yourself or find a VA-accredited representative to help you with benefits issues at VA.gov/OGC/Apps/Accreditation.

Sudoku

		7				4		3
			2				9	8
		4	9		3			
			1	9				
6				5	8	7		
9							5	
3							6	
		1		7			2	
	5							

Solution on Pg. 4



Shaved Asparagus Salad

Inspired by ACoupleCooks.com

Ingredients

- 1 lb asparagus spears
- 1 tbsp lemon juice
- 1 tsp Dijon mustard
- 3 tbsp extra-virgin olive oil
- 3/4 cup Parmesan cheese, grated
- 1/2 tsp kosher salt
- 1/8 tsp red pepper flakes
- Freshly ground black pepper, to taste

Directions

1. With a vegetable peeler, shave each asparagus spear from tip to base. This is easiest to do if the asparagus is on a flat surface.
2. Place shaved asparagus in a bowl and blot off excess moisture with a paper towel.
3. In a separate bowl, make a vinaigrette by whisking together lemon juice, Dijon mustard, and olive oil.
4. Pour vinaigrette over shaved asparagus and add Parmesan cheese, salt, red pepper flakes, and black pepper. Toss to combine. Taste and adjust seasonings.