



Safe Retirement Planning

Dillard

Financial Solutions, Inc.

"GUIDING YOUR MONEY TO SAFETY"

SECOND QUARTER NEWSLETTER

NEWS: Inside This Issue

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Proverbs 3:7-10 (New King James Version)

7 Do not be wise in your own eyes; Fear the LORD and depart from evil. 8 It will be health to your flesh, [a] And strength[b] to your bones. 9 Honor the LORD with your possessions, And with the firstfruits of all your increase; 10 So your barns will be filled with plenty, And your vats will overflow with new wine.

WE PROVIDE SOLUTIONS & BUILD RELATIONSHIPS

Earthquakes, Tsunamis and nuclear meltdowns in Japan combined with costly overseas wars, expensive bailouts, an overload of federal debt and high unemployment, real estate crash, zooming gas prices and soaring food prices ... it's no wonder that consumer confidence is at an all time low. There is so much uncertainty for American households today.

That is why Dillard Financial Solutions, Inc. is committed to helping you; America's working tax payers, to keep the American Dream Alive. For many, retirement is a thing of the past. Travel, vacation and leisure are replaced with being forced to work past the traditional retirement age of 65.

As the old saying goes, it's never too late to start! Whatever your situation is, it is important to start planning for retirement now. With the Wall Street mystic that has crumpled many family's savings and yet still continuing to teach the portfolio theory as a replacement for our experiences, it is time we take Safe Financial Planning serious. It would be wise to plan for life's financial shortfalls today.

What is Safe Retirement? It is guaranteed income for life. The only plan that is guaranteed is the one you own and you control. It is one that you and your spouse will have throughout your lifetimes and your children's lifetime and it is sold by insurance companies. Most guarantees here in the U.S. come from some kind of insurance protection.

We, at Dillard Financial Solutions, Inc., know that our clients can believe in the American Dream. Our clients have never lost any money from their retirement plans. Our retirement plans are guaranteed! While the entire global financial system is based on debt and speculation, isn't it time you took steps to protect your nest egg and took ownership of your financial future?





On A Recent Training Event...

On a recent training event we met with Van Mueller. He updated us on the latest trends that affect your money.

Van gave us some valuable information that we will share with you over the next few months.

Van supports many industry organizations. In addition to membership in the National Association of Insurance & Financial Advisors and the Million Dollar Round Table, he is a member of the Association of Health Underwriters. He is also a member of Society of Financial Service Professionals, an Emissary Contributor to IFAPAC and a diamond Knight of the Million Dollar Round Table Foundation.

Why Are Fixed Annuities Not FDIC Insured?

People who are looking for Safe investments might steer clear of Fixed Annuities because they do not bear the FDIC seal of insurance. But, FDIC insurance is not free – It is paid in the form of interest.

An additional burden of FDIC interest payments would decrease the growth of the fixed annuities.

Fixed annuities do offer four valuable layers of protection, which make them very strong and safe.

1. A "reserve" is a pool of assets that back annuities, which is mandated of the insurance carrier by state insurance regulators.
2. An annuities value is protected by ALL of the general assets of the insurance carrier, even in bad economic times.
3. To protect annuities, insurance carriers provide policy owners with written, verifiable, contractual guarantees that secure the money.
4. State laws apply to insurance carriers and the annuities that they offer.

State life and health insurance guaranty associations provide a safety net for their state's policyholders, ensuring that they continue to receive coverage even if their insurer is declared insolvent. Working together through NOLHGA, the guaranty associations form a national safety net, protecting insurance consumers all across America in their time of need.

About NOLHGA

The National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) is a voluntary association made up of the life and health insurance guaranty associations of all 50 states, the District of Columbia, and Puerto Rico.

NOLHGA was founded in 1983 when the state guaranty associations determined that there was a need for a mechanism to help them coordinate their efforts to provide protection to policyholders when a life or health insurance company insolvency affects people in many states.

**Here's Our Team
At Dillard Financial
Solutions Inc.
We are here
to help you.**



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MARCH WORKSHOP AT THE PITTSBURGH BULK MAIL CENTER



◀ Dan McPoyle

Roger Asti ▶



▶ Mike Safreed



▶ Joe & Donna Lex



▶ Jim Ricca

**Meet Some Of Our New Friends in Warrendale, PA.
Thanks for making us feel at home.**

Clients of the Quarter



We would like to congratulate and recognize Mr. and Mrs. Darrell and Marion Dobbs as our clients of the Qtr. Marion is originally from Scotland and Darrell met her while stationed in England in 1972. They have been married for 38 years and have one son, who retires from the Army in 2012, and a daughter who is a stay at home mom. They have been in Sumter since 1980 and now spend as much time as possible with their 5 grandchildren.

Dillard
Financial Solutions, Inc.

Easter Is The Real Fountain of Youth?

“Mankind has been searching for life extenders in one form or another ever since man “blew it” in the Garden of Eden.”

It was an exciting time to be alive. New worlds were being discovered- fascinating places populated with strange people with even stranger customs. Still more, there were rumors of a bubbling spring with waters so pure that one could regain youthful vigor and vitality simply by bathing in their healing waters. Really, is that so hard to believe?

Even the Bible speaks of a pool in Jerusalem called Bethesda. It was commonly believed you would be healed if you were the first to enter when the waters started bubbling. Is it any wonder that Ponce de Leon, who sailed with Columbus on his second voyage, was so intrigued when told of a wonderful island called Bimini. On this island there was reported to be a fountain with the magical powers of youth. One could bathe in this fountain and regain youthful vitality, thereby living forever. But the legend of the “fountain of youth” turned out to be just that, a legend.

Mankind has been searching for life extenders in one form or another ever since man “blew it” in the Garden of Eden. Eve believed Satan’s lie, that she would not surely die, and brought death to mankind. Is eternal life still a worthwhile aspiration for mankind? If so, wouldn’t it be logical to look where the light of truth can be found?

Searching Where It Can’t Be Found:

Our subject today is life; eternal-life and we are going to look where the true light is, and where what we are looking for can be found. We know this true light as the “Word of God,” the light of the world. It is there we are told of a people that walked in darkness who saw a great light; they were the ones who dwelled in the land of the shadow of death. It was on them that the light shined. We can read about it in Isaiah 9:2 and Matthew 4:16.

John 8:12, tells us that if we follow Jesus, we will not walk in darkness, but shall have the light of life. Also, in II Timothy 1:10 we

read that Jesus Christ has abolished death and has brought life and immortality to light through the gospel. So, it can be found in His Gospel; but can we yet be deceived? Emphatically, yes! We must continue our search in Christ’s word.

The key word in our search is GOSPEL, or as translated, good news, for it really is good news for mankind. It is such a simple message, yet so misunderstood. Let’s see if we can unscramble the many confusing and erroneous definitions, analyses and explanations of this key to everlasting life, the real “fountain of youth.” It is imperative that we uncover that plain and simple message that has been so cleverly clouded over, in what is known as “The gospel of Jesus Christ.”

Perhaps a good place to start would be in one of God’s early instructions on how He insisted on being approached by man. Exodus 20:23-26 gives us a commandment against devising, working out, or originating our own approach to God instead of following His specific instructions. Read it. Notice how simple He keeps it, no complicated rituals, no gilded thrones, just a humble, sincere approach to the Father. He desires no fluff.

Remember the commercial with the punch line that went, “Mother, I’d rather do it myself.” Well here is one of man’s earlier versions of “I’d rather do it myself.” Genesis 11:4 demonstrates man’s arrogant attempt to build a tower that would enable him to climb (by steps of his own making) into heaven itself. It was man establishing his own religion, which is as futile as Ponce de Leon’s search for his fountain of youth.

Could It Be That Religion, Not Atheism, Is Satan’s Ultimate Weapon Against Mankind?

From the Tower of Babel to the great false church of Revelation we see man, in one way or another, using hewn stones and building steps to the altar of God, and thus pollut-

ing it. We are constantly trying to insert our own righteousness into the mix, forgetting that God views all our righteousness as filthy rags (Isaiah 64:6).

Critical Knowledge:

There are six critical questions that must be addressed if we are to find that key to the fountain of youth that Ponce de Leon was unable to discover. These questions are:

Who man is, and just as important, who man is not?

Who Jesus Christ is, and just as important, who Jesus Christ is not?

What did Jesus Christ come here to accomplish, and very important, did He do it?

1. Who man is?

Genesis 1: 27 tell us that man was created in the image of God. Man, putting his two cents in, has been making God in his (man’s) image ever since. An image, like a counterfeit, is made to look like the real thing; but it is not the real thing. We are not Gods!

Isaiah 43:7 reveals to us that Man was created for the glory of God, and to give glory to God. Of all the glorious wonders of God’s creation, man was to be his crowning glory, the epitome of His creation.

We read in Revelation 5:10 that in the resurrection mankind is to rule as kings and priests on earth and will even judge angels. Yet, according to Genesis 3:19, man in his present state, is mortal (also 1 Cor 15:54). “For dust you are and to dust you will return.” We are told in Romans 6:23 that the wages of sin is death. All mankind is guilty of sin, and as so, we are under a death penalty. Man’s condition, we must conclude, is therefore, hopeless without Christ’s intervention.

2. Who man is not: (It is very important that we know this).

Man is not a God, nor can he attain Godhood by obedience, dedication, higher thought, or any effort of his own including





law keeping. We are unclean, and all our attempts at righteousness are as filthy rags according to Isaiah 64 6.

Man is not immortal. Only God has immortality (1 Tim 6:16). Man cannot attain immortality except through the resurrection (Rom 6:5). For this mortal must put on immortality (1 Cor 15:53). Ephesians 1:13 explain to us how we are sealed by our belief in the Son of God.

3. Who is Christ?

Jesus Christ is: Fully God and fully man, yet was born of the flesh and has come in the flesh (2 John 7), and born of a virgin (sinless) (Isaiah 7:14).

Jesus Christ is:

The only begotten Son of the most high God (I John 4:9).

The first fruits of many to follow (Rev 14:4, 1st Cor 15:20).

The only mediator between God and man (1 Tim 2:5).

The only way by which man can receive eternal life (Jn 14:6).

The only name by which man can be saved (Acts 2:21).

The light of the world and the light of life (John 8:12).

And He was:

Foreordained, before the earth was formed, to die on the cross in our stead. The perfect Lamb provided by God for the ultimate once-and-for-all sacrifice (1 Pet 1:18-20). He was fully the Son of God and the son of man.

4. Who Christ is not:

Jesus warned of many false Christs in the latter days (Mat 24:5,11,24). Let's bear Christ's words in mind as we dispute commonly heard claims of some, so-called, Christian religions by using scripture:

1. He is mere man who has attained godhood. Ans: (Mat 26:63-64; Mk 3:11; Jn 1:32-34; 2:18-22; 10:30; 20:29-31).

2. Jesus was a created being. Ans: Jesus created all things (Jn 1:1-4; 17:1; Col 1:16-17).

3. He is a human man combined with a divine idea. Ans. He is much more than an idea; He is a real living being and the Son of God. See above references.

4. He was a man who was no different, in any respect at all, from us. Ans. The difference is, He was born sinless and He was the First Born, and only, Son of God.

5. Jesus did not spend a full three days and three nights in the grave, as He was crucified Friday afternoon and rose Sunday morning. Ans. Jesus was crucified Wednesday and rose Saturday and fulfilled the only sign given to those who seek signs in order to believe (Matt 12:39-40).

It is quite obvious that the Christ of the aforementioned claims is not the same as the Christ of the Bible. Is "another Jesus" being taught (2 Cor 11:4)? Can a false Christ save? Those teaching a false Christ will frequently use the same terms Christians use, but with wildly different meanings.

Paul admonishes us to be aware that "Satan disguises himself as an angel of light. Therefore, it is not surprising that his servants disguise themselves as servants of righteousness" (2 Cor 11: 13-15). When approached by any of these people, would it not be wise to ask them to define who their Christ is? Did Jesus warn us of not a few, but many, coming in his name? He warned of false Christs, and false prophets deceiving many (Mat 24:5,24)?

5. What Christ Came To Do:

"For the Son of man is come to seek and to save that which was lost" (Luke 19:10). "--- that He, by the grace of God, should taste death for every man" (Heb 2:9b, also Heb 9:28 & 1 Pet 2:24). Isaiah 53 recites a wonderful and very accurate prophecy of the

coming of Christ.

6. What Christ has accomplished:

Remember reading how Christ prayed three times with such fervor that He sweated, as it were, great drops of blood. Pleading, if at all possible for some other way to be found to save mankind, other than death on the cross (Matt 26:39, Lk 22:42). But God said no, because there was no other way, no other name, and no other savior. If there had been any other way, wouldn't the Father have answered His Son's prayer, and answered it right then? Remember this, you will always be given what you pray for -- or something better. Because Jesus got something better, we get eternal life.

By dying on the cross, Christ blotted out the handwriting of ordinances that was against us, nailing them (the handwriting enumerating our sins) to the cross (Col 2:14). The word handwriting comes from "cheirographon" which means, "certificate of indebtedness," a kind of spiritual IOU for our sins, which demanded our life as payment. It was that IOU that was nailed to the cross, not God's law. The law is holy, just, and good (Rom 7:12-13); but sin (transgression of the law, 1 John 3:4) worked death, by that which was good.

The Real Fountain Of Youth:

The long sought fountain of youth, then, is found in the grace of God, where we will receive living waters, free for the taking. Jesus said, "But the water that I shall give him shall be in him a well of living water springing up into eternal life" (Jn. 4:14, Rev. 7:17). We, ourselves, will become fountains of living water (Jn. 7:38). Let's be sure we are walking in the true light of God's word, not looking in a light of convenience, as Mutt did, but rather where the saving power of God's truth is found. Where we are told "All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness; that the man of God may be perfect, thoroughly furnished unto all good works" II Tim. 3: 16-17.

Article By: Del Leger dlleger@montrose.net



TAKE CONTROL OF YOUR IRA

Do you have complete control over your IRA? Are you happy with its current rate of return? If your answer to these questions is NO, then you might be surprised to learn that there is something you can do about it.

Many Americans own IRAs, but what they don't realize is that they don't have to keep their IRA where it is. You can take control!

You can transfer your IRA to another IRA qualified investment without penalty or having to pay any income tax. There are two ways you can do this.

One option is referred to as an IRA Rollover. If you want to rollover your IRA, whether it be a Traditional or Roth IRA, you can simply request a check from the current custodian or institution that handles your IRA. That check will be made payable to you personally. This gives you the free-

dom to do what you want with that money. As long as you put the money from the old IRA into a new IRA within 60 days, your IRA remains intact and you won't owe any federal income tax or tax penalties on the money. It's important to make sure that the money is put back into your new IRA account within 60 days. Once every 12 months the IRS allows you to "Rollover" your IRA by this means.

The second option is called a Direct Transfer. In many cases you may wish to transfer your money directly from one IRA custodian to another. By doing this type of Transfer, you avoid the risk of owing any federal income tax or tax penalties and you don't have to worry about the 60-day requirement. Unlike a "Rollover", which can only be completed once every 12 months, the IRS does not limit the number of times you can "Transfer" your IRA.

Annuity products are a safe and secure alternative - interest rates are better than most bank CDs, Savings Accounts or Money Market Funds. If your IRA is in a Mutual Fund, you are probably very concerned about the risk to your principal. An Annuity is an excellent way to guarantee your principal with an opportunity for greater growth.

Let's face it, times are uncertain and we need to protect our nest egg. It is time to start taking control of our money and start earning a competitive return on those IRAs. Let us help you grow your IRA funds without the risk associated with the stock market and at a higher interest rates than offered by other vehicles. If you would like to learn more about or pursue an IRA Rollover or Direct Transfer, Please call us toll-free.



Bass Master

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www.flwoutdoors.com/ap/bio.cfm?mid=271625

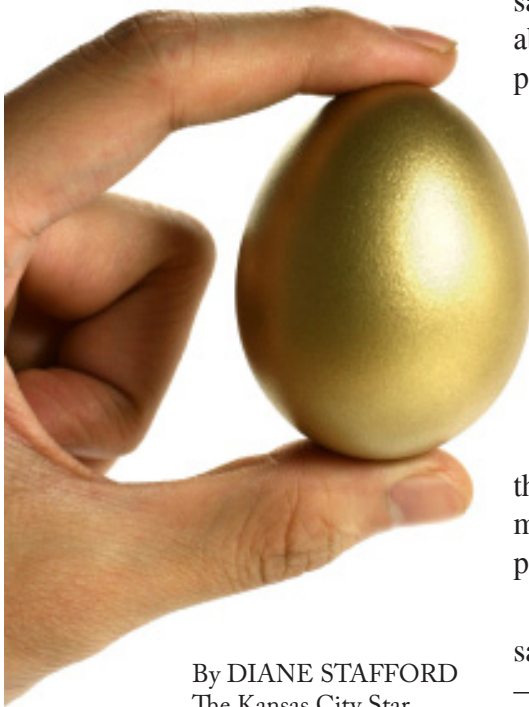


2011 Schedule:

Date	Lake	Ramp	Time
Feb. 19	Lake Wayie	S. Point	SL-3PM
Feb. 26	Lake Norman	Midway Mar.	SL-3PM
Mar. 12	Lake Norman	Betties Ford	SL-3PM
April 26&27	Western Region Federation Tournament		
April 2	Lake Moss	City Park	SL-3PM
April 3	Lake Hickory	Oxford	SL-3PM
April 16	Lake Wylie	Buster/Boyd	SL-3PM
May 7	Lake Kerr	Satterwhite	SL-3PM
May 14	United Bassmasters Open/South Point		
May 21	Lake Wateree	Dutchman	SL-3PM
June 18	High Rock	Tamarac	SL-3PM
June 25	High Rock	Tamarac	SL-3PM
July 23	Mt Island LK	Hwy 16	SL-3PM
August 13	Lake Tillery	24/27 HWY	SL-3PM
Sept. 17&18	High Rock	Tamarac	SL-3PM
Sept. 24	Lake Badin	Aleco	SL-3PM
Oct. 22	Lake Norman	Betties Ford	SL-3PM
Oct. 23	Lake Wylie	S. Point	SL-3PM



AMERICANS AREN'T DOING MUCH TO FIX THEIR BROKEN RETIREMENT NEST EGG...



By DIANE STAFFORD
The Kansas City Star

Unaware or unprepared: Most Americans aren't going to have a comfortable retirement, according to a survey released Tuesday.

The 2011 Retirement Confidence Survey, an annual report by the Employee Benefit Research Institute, found that about two-thirds of U.S. workers said they were saving something for retirement.

But nearly one-third of those savers have put away less than \$1,000. And about half said their savings total less than \$25,000.

Experts agree that's inadequate.

The survey found that more people are at least aware that they're underprepared. Workers' confidence in their ability to afford a comfortable retirement plunged to a new low in the 21-year survey history.

The percentage of workers who

said they were "not at all confident" about retiring comfortably grew to 27 percent from 22 percent last year.

But only about 4 in 10 of the survey respondents said they or their spouses had even tried to calculate how much money they'd need to save by retirement to live comfortably.

The annual report, posted online at www.ebri.org, also noted that workers may be overconfident that they'll be able to augment retirement savings by continuing to work past the legal retirement age.

More than 7 out of 10 respondents said they planned to work in retirement — but that is three times the percentage of current retirees who work for pay.

The expected time of retirement has inched higher over the survey's history. About 36 percent this year said they expected to retire after age 65, compared with 20 percent in 2001 and 11 percent in 1991.

"Instead of making fundamental adjustments to their spending and saving patterns in response to the decline in confidence, workers continue to change their expectations about how they will transition from work to retirement," the report said.

The report suggests these spending and saving habits aren't sustainable as the large baby boom generation moves into retirement age in a time of government fiscal crisis, ever-rising health care costs, longer life expectancies, less job security and lower interest rates that reduce investment returns.

The 2011 Retirement Confidence Survey: Confidence Drops to Record Lows, Reflecting "the New Normal".

In a sign that Americans are recognizing the realities they face about their chances for a comfortable retirement, the 2011 Retirement Confidence Survey (RCS) finds workers are more pessimistic than at any time in the two decades of the RCS.

RECORD-LOW CONFIDENCE:

Instead of making fundamental adjustments to their spending and saving patterns in response to the decline in confidence, workers continue to change their expectations about how they will transition from work to retirement in what has been called an age of "the new normal."

INCOME BREAKS:

The increase in the percentage of workers not at all confident about having enough money for a comfortable retirement appears to be largely due to a loss of confidence among those who have less than \$100,000 in savings. This percentage increased sharply among those with savings less than \$25,000 (up from 19 percent in 2007 to 43 percent in 2011) and between \$25,000–\$99,999 (up from 7 percent in 2007 to 22 percent in 2011).

RETIREES:

Retiree confidence in having a financially secure retirement is stable, with 17 percent saying they are not at all confident and 24 percent very confident (statistically equivalent to 2010 levels).

LITTLE OR NO SAVINGS:

A sizable percentage of workers report they have virtually no savings or investments. Among RCS workers providing this type of information, 29 percent say they have less than \$1,000. In total, more than half of workers (56 percent) report that the total value of their household's savings and investments, excluding the value of their primary home and any defined benefit plans, is less than \$25,000.

NO RETIREMENT SAVINGS GOAL:

Many workers continue to be unaware of how much they need to save for retirement. Only 42 percent report they and/or their spouse have tried to calculate how much money they will need to have saved by the time they retire so that they can live comfortably in retirement.



WE ARE ALWAYS SEEKING MENTORSHIP



Steve, Sarano & Jason

Sarano Kelley is the founder of The Game and author of the book, *The Game - Win Your Life in 90 Days*. Kelley grew up in a gang-infested neighborhood in New York, and became a Vassar College graduate who was earning \$400K in commission as a stockbroker on Wall Street by the time he was 23 years old. When Sarano was at the

height of success as a stockbroker, he had a life-changing experience: he lost some of his beloved family members in a fire. This tragedy caused him to begin a spiritual and philosophical journey to understand the meaning and purpose of his life.

Sarano is now a motivational speaker and life coach who has trained more than 250,000 people. He has served as a media coach for leading corporate and government spokespersons who were being interviewed on CNN, 20/20 and 60 Minutes, and for President Clinton's White House Fellows, a leadership

group that included General Colin Powell.

A Sarano Kelley keynote is more than just a shot in the arm for your organization. The unique combination of ideas that make up *The Game*, as well as Kelley's powerful messages and vibrant delivery, make these presentations an ideal way to rapidly coalesce the often disparate and varied attitudes that can develop in an organization over time.

Particularly when new initiatives are being launched, or when challenging times have created a lack of alignment and focus reflected in the productivity of a workforce, a keynote from Kelley helps people create immediate, innovative, and actionable steps that will have your organization turning adversity into advantage.



2 April	William R. Taylor III	5 May	Tiawana Mayo	4 June	Tonya Baker
4 April	Lia Johnson	7 May	Charlene Brown Samuel	8 June	Judith Bledsoe
4 April	Mary Phyllis Connor	8 May	Rebekah Hartness	10 June	George Mayo
4 April	Earl Griffith	10 May	Terriance House	11 June	Frank Grant
5 April	Kathleen Kreipe	12 May	Sharon Swinton	13 June	Laura Odom Brazell
5 April	William Kroeck	12 May	Foster Williams	14 June	Angela Holmes
7 April	John Holladay	13 May	Trudy Flowers	15 June	Tonya Mayo
9 April	David A. Norris	13 May	Vicki Smith	16 June	Melody Corpening
10 April	Patricia Solomon	16 May	Amanda Williamson	17 June	Edith Ramirez
11 April	Donnell Boyd	17 May	Michael Fields	19 June	Estelle Randolph
12 April	Carol Tyler	20 May	Terry Holmes	20 June	Linda Washington
12 April	Stan Lathren	20 May	Paige Mathias	21 June	Lana Hopkins
16 April	Leslie Barch	20 May	Onita Richardson	22 June	Wanda Torrence
17 April	Leon Amos	20 May	Wanda Campbell	22 June	Mikaela Hopkins
17 April	Gerald Smith	21 May	Jackie Rogan	24 June	Sherry Bailey
20 April	Shari Stefano	22 May	Kierra Ervin	24 June	Georgia Toppi
24 April	Bryant Sowell	23 May	Darrell Dobbs	25 June	Adam Nugent
27 April	Thomas Canning	23 May	Sandra A. Maree	27 June	Maria Varela
29 April	Braulio Jarquin	25 May	Samuel Catoe Jr.	28 June	Sandra Griffith
30 April	Suzanne Bigelow	27 May	Marjorie Harrington	28 June	Jeanneine Gabriel
30 April	Steven Marvin	31 May	Theresa Diven	28 June	Bobby Baird
3 May	Doris Wallace Blair	2 June	Cynthia Derrick	30 June	Thomas Reeves
3 May	Kathy Frost	3 June	Mary Jean Gagnon-Odom		





SHAW AIR FORCE BASE RECOGNITION CEREMONY



Major General Dutch Holland
& Teresa Dillard



President Chief's Group CMS
David Grubb's & his wife Becky



CMS Grubbs, CMS Richey & CMS Porter



Right To Left: Senior Master Sergeant Richard V. Barbee, Senior Master Sergeant Charles E. Campbell, Senior Master Sergeant Ramona L. Mayer, Chief Master Sergeant Kevin W. Armstrong & Chief Master Sergeant Roger D. Cromwell.

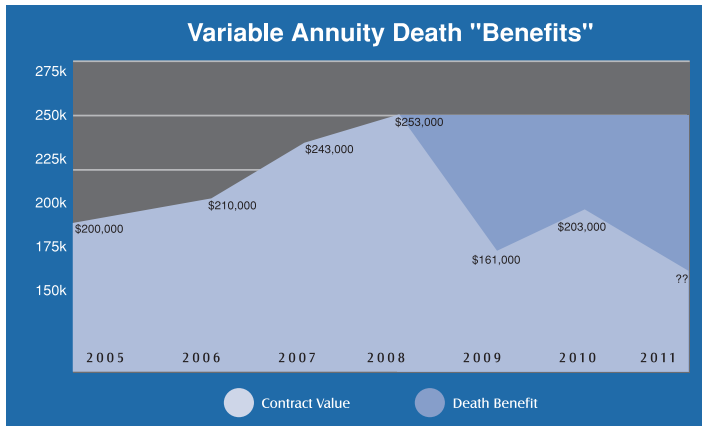
The rank of Chief Master Sergeant is the highest rank bestowed on enlisted personnel in the United States Air Force. We proudly sponsored the evening event promoting these five individuals to the rank of Chief Master Sergeant. Congratulations!

Know The Difference Between A Fixed & Variable Annuity

(How to rescue your money from further decline and keep your death benefit)

Over the last 10 years variable annuity owners of 'safe' variable annuities have lost 30-50%. They have watched their money fade away, and then suddenly realized that the value of the death benefits have a higher value then their contract value.

A Dangerous Trap With A High Cost



According to a research study from York University in Canada and Goldman Sachs, the insurance fees that are embedded in variable annuities are way out of proportion to their actual worth.

A typical charge is 1.25% which would work out to an annual cost of \$2,500 on a \$200,000 annuity! (This does not include other charges discussed below).

Variable annuities come with fees. You will find an average 2.2% expense per year on the assets.

For Example: In MetLife's (#1 variable annuity leader) Series XC prospectus, you will find the following fees:

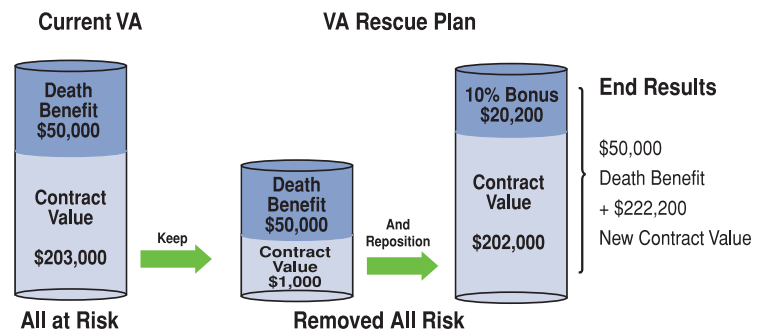
- Mortality expense charge: 1.30%
- Administration charge: .25%
- Death benefits step up rider: .80%
- Lifetime withdraw guarantee: 1.50%
- Portfolio expenses: .53%

Total Expenses: 4.38% fees

What effect will a total of 4.38% fees have on a \$200,000 account? On May 3rd, 1999 the Dow was at 11,031. 11 ½ years later on November 23rd, 2010 it was at 11,036. After doing the math, we found that the account had no gains and \$8,760 in annual fees.

That means the account owner would pay \$96,360.00 in fees during the 11 years.

In addition to the small fees there are other fees to consider, taxes on early withdraw amounts and on Death benefit amounts.



Congratulations



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ALL ABOUT WOMEN



Women are the CPOs (Chief Buying Officers) of American households, and are rapidly gaining in gender status as the nation's top wealth holders.

Women now make 83 percent of all consumer buys, including 94 percent of home products, 89 percent of vacations, and 75 percent of all decisions regarding the purchase of the largest investments.

"Over the next 10 years, women will control 2/3s of consumer wealth in the United States."

As women have increased their earnings, built their own businesses, weathered divorces, widowhood, and taken charge of family bequests, they've grown more independent and wealthy. IRS data indicates women comprise 39 percent of the top wealth holders in the U.S., a category defined as adults with total assets of \$625,000 or more. That adds up to some 2.5 million women with combined assets of \$4.2 trillion. Significantly, 42 percent of the women in this group will be single or widowed, according to the IRS, by the year 2050.

The IRS notes that this will result in the transfer of an estimated \$41 trillion from seniors to the next generation composed mainly of Baby Boomers. Since women tend to outlive men by an average of 5 to 7 years, according to the US Census Bureau, even more wealth will be concentrated in female hands.

But the newest wrinkle in female buying power is young, single women

across the country.

According to various research experts:

Women are surpassing men in higher education degrees (According to the U.S. Department of Education, 57.4 percent of women enrolled in colleges eligible for federal student aid in 2003-4 compared to 42.6 percent of men.)

Women are already successful in their chosen careers, and their earning power is higher than it's ever been. "Among 25-34-year olds -- key home-buying years," says a demographic trends analyst for Ogilvy & Mather in New York, "these women have good jobs and they make money."

Young women are more concerned these days about building an early nest egg and becoming financially independent in the event Mr. Right doesn't come along.

Equally important, in my opinion, is that women are also more willing to trust their instincts and "go for it" when they see a smart investment than they have in the past. A study of 1,134 women reveals that one in three respondents finds herself more involved in financial decision-making than five years ago.

Despite their increased education, discretionary purchasing power, and instinct for what constitutes a wise investment, many women -- particularly those in the 34 - 45 demographic -- feel compelled to discuss their buying decisions with men in their lives.

And women are frequently dissuaded from going ahead with what later proves to be a good investment, often to avoid bruising the ego of a spouse, Significant Other, or other influential men in their lives.

Nevertheless, I'm encouraged that women, led by their younger cohorts, are finally getting over that emotional bump in the road to profitable financial independence. This is a refreshing sign in such an active market filled with rich, new opportunities.

From my perspective, I believe we are about to enter a new wealth building period in the U.S., armed with growing financial power and a new independence, women will lead the way.

Facts: About The Purchase Power of Women:

- 70% of new businesses are started by women.
- 50+ women are the healthiest, wealthiest and most active generation of women in history.
- women 50 and older own over 75% of the nations' financial wealth.
- American women spend about \$5 Trillion Annually.
- 85% of all brand purchases are made by women.
- 91% of new homes.
- 80% of health care.
- 93% food.
- 65% new cars.
- 93% over-the-counter meds.





2011 Tri-State APWU Convention (SC, NC & GA) In Charolette NC





"MAIL REMAINS VALUABLE. IT IS AT THE HEART OF A \$900 BILLION INDUSTRY THAT CONTINUES TO DRIVE COMMERCE AND THE AMERICAN ECONOMY"

- Postmaster General Patrick R. Donahoe

According to a March 25th 2011 announcement on MyFederal Retirement.com Postmaster General Patrick R. Donahoe announced a newly redesigned Postal Service, one that is better positioned for growth, reflects further alignment within the organization to achieve core business strategies and, when fully implemented, will help realize approximately \$750 million of annual cost savings.

"I am confident that we have developed a strong plan that takes a key step toward a leaner and less bureaucratic structure. One that is fair to our employees and one that will meet the future needs of our customers and the mailing industry," Donahoe said.

"It's critical that we adjust our workforce to match America's changing communications trends as mail volumes continue to decline," Donahoe said. "At every step and with every change, our focus remains on our customers and continuing to provide outstanding customer service."

Today's announcement focused on the administrative and executive corps. Additional staff reductions will occur as the Postal Service makes necessary changes to its network and retail operations. The full scope and financial impact of these personnel actions should be realized in one calendar year -- March 2012.

While cost savings will be realized, the main objective of the restructuring is to enhance and strengthen customer service and relationships. The realignment

flattens the organization, enabling flexibility to more quickly adapt to changing market forces and continuing mail volume decline.

The Postal Service is streamlining operations and improving efficiencies across the organization in order to protect its ability to provide affordable, universal mail service. By modifying networks, consolidating functions and restructuring administrative and processing operations, the Postal Service is adapting to meet the evolving needs, demands and activities of its customers.

"Mail remains valuable. It is at the heart of a \$900 billion industry that continues to drive commerce and the American economy," Donahoe said. "We will continue to work with Congress and our employees to achieve the long-term, structural and legislative changes we know we need to remain a viable organization."

Area positions (originally 1,123) are being reduced by 27.3% which equates to a job loss of 306 positions leaving a total of 817 area positions.

District positions (originally 5,791) are being reduced by 24.92% which equates to a reduction of 1,443 jobs, leaving a total of 4,348 district positions.

That is a total of 1,749 jobs down from the previous 6,914

While post offices have not been specifically targeted for closing during this initial downsizing effort, plans to close post offices are part of the overall reorganization process.

On Other Topics, Donahoe Said:

- About 7,500 positions will be eliminated across the organization through the redesign that also includes the closing of seven district offices and offers limited financial incentives to those who meet specific qualifications.
- The seven district offices that are closing are Columbus, Southeast Michigan, Northern Illinois, South East New England, South Georgia, Big Sky and Albuquerque. District offices house only administrative functions and do not affect customer service, mail delivery, Post Office operations or ZIP codes. The functions of these seven districts will be assumed by district offices within close proximity.
- A Voluntary Early Retirement and financial incentive programs will be offered to eligible employees. Employees must be 50 years old, with at least 20 years of service; or any age with at least 25 years of service to qualify for the incentive. Employees who accept the VER offer or already meet existing retirement qualifications will receive \$20,000 paid over two fiscal years to separate from the Postal Service.

Contact Dillard Financial Solutions to talk about your retirement options and how to qualify for income for life.



Unforgettable Birthdays

Birthdays may seem less important as you grow older. They may not offer the impact of watershed moments, such as getting a driver's license at 16 and voting at 18. But beginning at age 59, there are several key birthdays that can affect your tax situation, health-care eligibility, and retirement benefits.

59½ — You can start taking penalty-free withdrawals from IRAs and qualified retirement plans, provided certain conditions are met. Ordinary income taxes generally apply to these distributions. (Withdrawals taken prior to age 59½ are subject to a 10% federal income tax penalty.)

62 — You are eligible to start collecting Social Security benefits, although your benefit will be reduced by up to 30%. To receive full benefits, you must wait until "full

retirement age," which ranges from 65 to 67, depending on the year you were born.

65 — You are eligible to enroll in Medicare. Medicare Part A Hospital Insurance benefits are automatic for those eligible for Social Security. Part B Medical Insurance –benefits are voluntary and have a monthly premium. To obtain –coverage at the –earliest possible date, you should generally enroll about two to three months before turning 65.1

70½ — You must start taking minimum distributions from most tax-deferred retirement plans or face a 50% penalty on the amount that should have been withdrawn. Annual required minimum distributions are calculated according to life expectancies determined by the federal government.

Sudoku Puzzle:

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

Directions:

Cryptograms are simple-substitution ciphers where every letter of the alphabet has been switched.

Your task is to use pattern recognition and your grammar and vocabulary abilities to decipher the hidden quote. Hint: start with the 1, 2 and 3 letter words, and remember that the most common letters in the English language are E-T-A-I-O-N, in roughly that order. Good luck!

See solution is on back cover....

Across

1. Caesar's hour
5. Get fuzzy
10. Goals or assists
14. Golden calf, for instance
15. Home of the deer and the antelope
16. Table d' ____ (restaurant offering)
17. Top 40 lists
19. Mining pursuits
20. When Central Park closes
21. Like certain roads
23. House in Spain
26. Word's last syllable
27. Be a role model
32. Preceding day
33. Monument slab
34. Psychiatrists treat it
38. Emmy-winner Ward
40. In the midst of
42. Third son of Adam and Eve
43. Brush brand
45. Bring to a close
47. Recent, in Germany
48. Tavern habitue
51. Winslow Homer, e.g.
54. Nutrition amts.
55. Traitor
58. Demolished
62. Commencing on
63. It bills itself as "The independent guide to technology"
66. ____ With MoistureLoc (recalled contact lens cleaner)
67. Ballroom dancer Castle
68. Bilko et al.: Abbr.
69. "This ____ outrage!"
70. First-class group
71. Dilbert coworker

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17				18							19			
20							21			22				
			23		24	25		26						
27	28	29					30	31						
32				33						34		35	36	37
38			39		40				41		42			
43				44		45				46		47		
				48		49					50			
51	52	53						54						
55						56	57			58		59	60	61
62					63			64	65					
66					67						68			
69					70						71			

Down

1. Ritz lookalike
2. Norse god of wisdom
3. Learning by flashcards, e.g.
4. Petting zoo animal
5. "It's freezing!"
6. When repeated, a member of the Teletubbies
7. Poet Millay
8. Ripener
9. Get a sound sleep
10. Cuts
11. Japanese gateways
12. TV soldiers of fortune, with "the"
13. Physicist who pioneered alternating current electricity
18. "The way to ____ heart..."
22. Grammy-winning Fitzgerald
24. ____ high standard
25. Lumberjacks, e.g.
27. Brain, in Barcelona
28. '... and they lived happily ____ after'
29. Honduran seaport
30. "Merrily, we roll ____"
31. Repair man
35. Rowlands of "A Woman Under the Influence"
36. Suffix with mob
37. Kin of splat and plop
39. Jokingly
41. Coat with gold
44. Anjou relative
46. Crown for Miss America
49. Eden
50. One of the Gabors
51. Big name in video arcades
52. Deceptions
53. Grayish-white mineral
56. High: Prefix
57. Fed. tax agents
59. Moves erratically
60. Within: Comb form
61. Office furniture
64. Eth or meth ending
65. Some fridges



Cucumber, Tomato, Mint Salad



- 10 ounces goat cheese
- 2 to 4 ripe tomatoes
- 4 medium sized cucumbers, thinly sliced
- 2 small white onions
- 20 mint leaves
- 1/2 cup white vinegar
- 1/2 cup extra-virgin olive oil
- Salt and pepper

Directions

In a large mixing bowl crumble goat cheese. Add tomatoes, cucumbers and onions to bowl. Cut mint leaves into shreds and add to salad. Add vinegar and olive oil. Mix well. Add salt and pepper, to taste. Refrigerate for 1 hour, then serve.



2011 Baseball Schedule



GAMECOCK ATHLETICS
SOUTH CAROLINA

CLEMSON TIGERS

Fri	Apr. 1	7 pm	Kentucky	Home	Fri	Apr. 1	7 pm	North Carolina	Away
Sat	Apr. 2	4:30 pm	Kentucky	Home	Sat	Apr. 2	2 pm	North Carolina	Away
Sun	Apr. 3	1:30 pm	Kentucky	Home	Sun	Apr. 3	1 pm	North Carolina	Away
Tue	Apr. 5	7 pm	USC Upstate	Home	Tue	Apr. 5	6:30 pm	Costal Carolina	Home
Thr	Apr. 7	7:30 pm	Tennessee	Away	Wed	Apr. 6	6:30 pm	Western Carolina	Home
Fri	Apr. 8	6 pm	Tennessee	Away	Fri	Apr. 8	6:30 pm	Maryland	Home
Sat	Apr. 9	12 pm	Tennessee	Away	Sat	Apr. 9	7 pm	Maryland	Home
Tue	Apr. 12	7 pm	The Citadel	Away	Sun	Apr. 10	1 pm	Maryland	Home
Fri	Apr. 15	7 pm	Vanderbilt	Home	Fri	Apr. 15	2:30 pm	Boston College	Away
Sat	Apr. 16	7 pm	Vanderbilt	Home	Sat	Apr. 16	1:30 pm	Boston College	Away
Sun	Apr. 17	1 pm	Vanderbilt	Home	Sun	Apr. 17	12 pm	Boston College	Away
Tue	Apr. 19	7 pm	College of Charleston	Away	Wed	Apr. 20	7 pm	Georgia	Away
Fri	Apr. 22	8 pm	Mississippi State	Away	Fri	Apr. 22	6:30 pm	Wake Forest	Home
Sat	Apr. 23	7 pm	Mississippi State	Away	Sat	Apr. 23	6:30 pm	Wake Forest	Home
Sun	Apr. 24	2:30 pm	Mississippi State	Away	Sun	Apr. 24	1 pm	Wake Forest	Home
Fri	Apr. 29	7 pm	Auburn	Home	Fri	Apr. 26	6:30 pm	Furman	Home
Sat	Apr. 30	7 pm	Auburn	Home	Sat	Apr. 27	6 pm	Western Carolina	Away
Sun	May 1	3 pm	Auburn	Home	Sun	Apr. 29	6:30 pm	Georgia Tech	Home
Wed	May 4	7 pm	Wofford	Away	Wed	Apr. 30	1 pm	Georgia Tech	Home
Fri	May 6	7:30 pm	Ole Miss	Away	Sun	May 1	1 pm	Georgia Tech	Home
Sat	May 7	3 pm	Ole Miss	Away	Sat	May 7	2 pm	Gardner -Webb	Away
Sun	May 8	2:30 pm	Ole Miss	Away	Sun	May 8	2 pm	Gardner -Webb	Away
Tue	May 10	7 pm	Presbyterian	Home	Tue	May 10	7 pm	Furman	Away
Wed	May 11	7 pm	Charleston Southern	Home	Fri	May 13	5:30 pm	Virginia Tech	Away
Fri	May 13	7 pm	Arkansas	Home	Sat	May 14	2 pm	Virginia Tech	Away
Sat	May 14	4:30 pm	Arkansas	Home	Sun	May 15	1 pm	Virginia Tech	Away
Sun	May 15	1:30 pm	Arkansas	Home	Tue	May 17	6:30 pm	Davidson	Home
Tue	May 17	7 pm	UNC Asheville	Home	Thr	May 19	6 pm	Florida State	Away
Thr	May 19	7:35 pm	Alabama	Away	Fri	May 20	6 pm	Florida State	Away
Fri	May 20	7:35 pm	Alabama	Away	Sat	May 21	6 pm	Florida State	Away

ANSWERS PRINTED UPSIDE DOWN:

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

Sudoku Puzzle Answers:

K	O	S	A	S	E	S	A	N	V	I
S	G	T	S	E	N	E	I	R	E	S
E	N	I	N	E	C	A	V	G	F	O
D	Z	A	V	A	T	O	C	N	H	I
D	A	R	D	A	S	T	I	S	T	A
D	A	R	D	A	S	T	I	S	T	A
H	E	T	S	E	N	O	M	A	V	E
T	S	T	A	V	E	L	E	E	V	E
A	M	A	L	E	P	L	E	X	T	A
L	A	M	A	L	E	P	L	E	X	T
S	O	R	E	S	O	D	E	S	P	A
E	H	O	T	E	H	A	N	G	E	S
E	H	O	T	E	H	A	N	G	E	S
E	H	O	T	E	H	A	N	G	E	S

Crossword Puzzle Answers:



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This Month We Talked About:

1. Americans Aren't Doing Much To Fix Their Broken Retirement Nest Egg.
2. Review of Fixed, Variable and Equity-Indexed Annuities
3. Planning-For-Retirement---Without-Losing-Money

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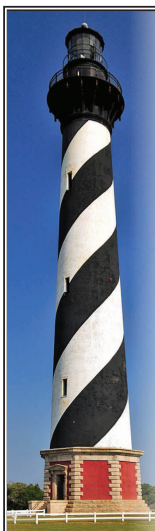
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