

Informed & Insured

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Monthly Newsletter

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WELCOME ONE AND ALL



Hello and welcome. This is Sarah McAllister, with New York Life. Welcome to ***Informed &***

Insured. I'm proud to say, you're holding in your hands, my first, of many monthly newsletters!

I'm so excited. Thank you for sharing this breakthrough opportunity with me. I hope you'll see "***Informed & Insured***" as my way of staying in touch with you each month, in a neighborly way — as if the two of us were sitting on your front porch, enjoying a chilled glass of ice tea together.

While I think it's important you have a good understanding about investing and insurance, it's not everything. I believe the real joy in life is being "happy" and doing the right thing for others. I want to provide useful information to my community, yet interesting enough that you'd actually want to read on a Saturday.

— Sarah

Welcome To "Informed & Insured"

My New Monthly Newsletter
for YOU — My Clients &
Friends



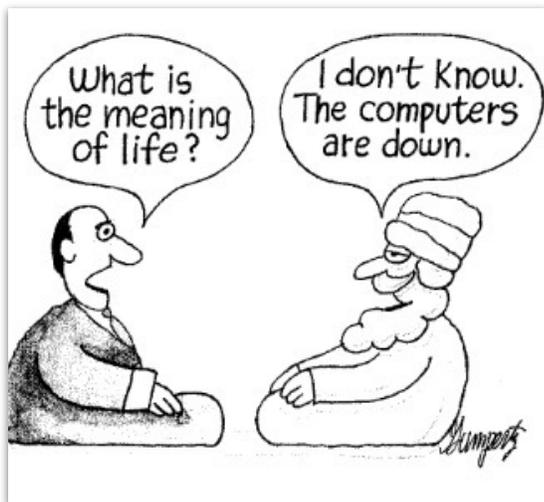
Ever since I started my career in the financial industry, I've been searching for a way to give you a unique perspective of our world around us. I wanted to find a friendly way to "stay in touch" with you.

Recently, at a business meeting, my idea hit me like a ton of bricks. My idea was to start my own little newspaper for you. A little personalized publication where I could share exactly what I want with you. I didn't want to publish a generic newsletter full of boring facts and figures that nobody would read. I wanted the opposite. A personal newsletter that was warm and engaging, with my own fingerprint on it.

Fun fact: Something I love doing is learning about businesses and the people who started them. Hearing about the sacrifices made and the lessons learned through the process are stories that never get old to me. That being said, I plan to pay it forward by featuring one business a month in my newsletter. Here we will learn more about their business and tips for others trying to open a business. Let's all learn from one another grow!"

... Do you have a story others would like to hear?

Do you have a topic you'd like to hear about or business you'd like to feature? I'd love to hear more about what interests you.



The Magic Of Believing

Did you know you have powerful forces in your mind that can turn desire into reality? It's true. Whether you want an increased income, a new home, a better job, happier relationships, or simply a good night's sleep... You can make it happen.

To work with mind power you do not have to understand the laws of physics or how reality manifests itself, just as you don't have to know how a car engine works to drive a car. If that were the case I'd be in big trouble.

After I started my practice one lesson I learned very quickly was... If someone needs to save \$50 a week to reach their retirement goals almost 100% of the time they can... if they want to. We can all adapt to uncomfortable situations. If the want is there we will make it happen. Two great books on the subject of mind power and understanding your subconscious mind, are, "**The Magic Of Believing**" by Claude M. Bristol, and "**Mind Power**" by John Kehoe. Both are excellent books on the subject of understanding how your mind works, at a much higher level.

I'm A huge fan of water... Are you?

Are You Giving Your Body Enough Fluids To Stay Healthy? — Water Is The Most Important Thing.

I'll admit it. I'm one of those people who carries around a big jug of water all day. Why? I've learned just how good water is for me, both mentally and physically. It even goes much further than that.

My job requires a lot of energy. It's important I stay hydrated. Water is to our bodies is like oil. Without it, our engine won't run. I drink a lot of water, and candidly I have to consciously make myself do it. If not properly hydrated, I'm tired the next day.



Water Is Known As The Elixir Of Life, With Good Reason. Every System In Our Bodies Need Water To Survive

"Water regulates our body temperature, keeps our joints lubricated, helps prevent infections and delivers nutrients to our cells," says registered US dietitian and CNN contributor, Lisa Drayer. "Additionally, our kidneys and liver work hard to get rid of toxins in our bodies. They depend on water to do their job properly."

I could go on and on about water. It makes up about 60% of our body weight. And, although you we survive without food for weeks, dehydration can kill you within days or even hours, depending on the temperature and your environment. Enough said. Drink more water!

Local entrepreneurs didn't just complain, they took serious action —

A Couple Of Friends Of Mine Didn't Like The Way Their Gym Was Run — So They Started Their Own...

Some friends of mine are owners of a local gym in Holly Hills, FL. They're great people. They're also hard-working business owners. They believe in supporting their members and overall teaching people how to lift properly.

The couple came up with the idea for their business while they were members of another gym. They didn't like the way members were treated, and thought they could do better if they ran their own gym. The wife says their goals at their facility are pretty straightforward. They strive to run a first-class operation.

These business owners show members how much they appreciate them

They treat members like they'd like to be treated. They do this by making members feel welcome. The owners of the gym do all they can to encourage members to set personal goals. They have chalk boards hanging in different rooms where members can list their goals, strength increases etc. to help as constant motivation.



Workout Area In Holly Hills, FL

Members love the atmosphere at this gym. The facility has a full slate of top-quality machines and free weights so folks can get the most out of their workouts.

Many of the members are serious about health and nutrition

The owners encourage members to set goals, however lofty they may be. That includes helping hard-core lifters find sponsors. This family-owned gym is the ideal place for members who are looking for more than just a “standard” gym membership.

Before they owned their gym, the wife was Controller at the University of Virginia. She still does some IT work for the school. Her husband spent four years of active service in the Army, and his early years as a civilian, working in manufacturing, and other management positions.

Their Business TIP Of The Month:

If you've ever wanted to own your business — do your homework.

- ✓ You can expect to spend about 25% more on start-up costs than you think
- ✓ Study your lease so you know your options. You might be better off buying your own building than signing a long-term lease.

“I’m keeping a ‘watchful eye’ on the market for you...”



When it comes to your portfolio, I want to be your ‘eyes and ears.’ Thankfully, I’m able to keep my hand on the pulse of what’s going on out there.

I’m constantly watching the market. And, when

I visit with you, I want to know what’s on your mind. I always want to know what you’re excited and/or concerned about.

Over these past few months, a lot of people are concerned about the volatility in the market. And, with that thought...

“I think it’s safe to say, nobody likes dealing with a volatile market.”

When the market is volatile, people tend to get anxious. You may even feel a bit of anxiousness yourself. Don’t be too hard on yourself. The market is complex. And even though you may sometimes feel like the Lone Ranger, you’re not alone.. Many people are unsure how long the market volatility will last... and that’s a valid concern. Nothing is guaranteed, but please know, we have safeguards in place to minimize impact to your portfolio. We’re always looking out in your best interest.

— Sarah



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