

# America's Premier Experts Presents: FORECASTS & STRATEGIES FOR THE NEW YEAR & BEYOND

We asked the world's leading experts for their top tips on

## HEALTH WEALTH & SUCCESS

to help you thrive in the New Year and beyond and here's what they had to say...

**Thomas G. Kleine, Registered Investment Advisor | Advanced Retirement Strategies, Inc**



"We live in uncertain times. The pessimist sees frustration at every opportunity, the optimist opportunity in every frustration. Let us be grateful for what we have, whether it is work, pleasure or family, it brings us peace and a vision for the future. Remember, happiness is nothing more than good health and a bad memory!"

[www.kleinefinancial.com](http://www.kleinefinancial.com)

**Tracy E. Myers, CMD | Architect of Ideas/Frank Myers Auto Maxx**



"Treat prospects & customers as friends. You want people to feel that you care about them and that it's not just about the money. Little things like remembering important personal details or sending a birthday card can make all the difference."

[www.tracymyers.com](http://www.tracymyers.com)

**Bradley M. Olson, CPA, PFS | The Retirement Authority™**



"When planning your retirement, two things are critical for success. You must have sufficient guaranteed income and guaranteed principal. My G.R.I.P.™ planning system does both and allows you to retire with confidence and clarity. In today's complex and uncertain world, that's the holy grail for your peace of mind."

[www.theretirementauthority.com](http://www.theretirementauthority.com)

**Laura H. Stover, RFC® | Host of Retirement Talk Radio and President of Laura H. Stover Financial Group, LLC**



"As we enter the New Year, investors must be cognizant of the new financial reality we're living in - yesterday's investment strategies no longer work in today's marketplace. Take the time to learn what will work best for you in the coming years. When it comes to your wealth, be confident that your money is doing exactly what you intended."

[www.laurahstoverfinancial.com](http://www.laurahstoverfinancial.com)

**Corine Peterson, Real Estate Advisor | Peterson Real Estate Group**



"Always focus on giving your clients the highest level of service possible. Work to exceed their expectations. If you consistently work this way, you will have an unfair advantage over your competition and your success is virtually guaranteed."

[www.corinepeterson.com](http://www.corinepeterson.com)

**Jammie N. Avila | CEO, Cornerstone Retirement and Insurance Services**



"I've never met anyone who does not wish they had started saving at an earlier age. Nobody tells themselves, 'Saving my money was a mistake.' When you pay yourself first, you're mentally establishing saving as a priority. You're telling yourself that 'YOU' are more important than the electric company or the other things you spend your money on. Paying yourself first gives you freedom — it opens a world of opportunity."

[www.cornerstonevegas.com](http://www.cornerstonevegas.com)

**Malin Carlberg | CEO, Aspasia Capital Inc & Aspasia Foundation**



"A child's determination, a life's creation, a heart's destination - holds no compromises, no shortcomings, no conditions. No one no longer write history - we are living history - freedom is no longer about our rights - freedom is about our truth. One compromise per day - leads us step by step astray - never settle for anything but the truth within you."

[www.aspasiacapital.com](http://www.aspasiacapital.com)

**Charmen Douglas-Pinkard, D.M.D. | CEO and Founder, Beautiful Smile LLC and Give Back A Life Foundation**



"Health providers will see an increase in uninsured patients struggling with the cost of medication and chronic conditions; the likelihood of avoiding routine medical-dental visits becomes greater. Health-related expenses associated with loss of work is a dilemma for employers and taxpayers. Access to affordable healthcare will not only improve our socioeconomic condition, it will reduce costly medical emergencies."

[www.beautifulmouth.com](http://www.beautifulmouth.com) | [www.givebackalifefoundation.com](http://www.givebackalifefoundation.com)

**Michael Canet, J.D., LL.M. | Managing Director, Prestatite Financial Advisors Group LLC Host of the Nationally Syndicated Television Show "The Savvy Investor"**



"As investors consider strategies for the next 7-10 years, they would be wise to focus on the return of their money and not just the return on their money. Investors should be taking the least amount of risk possible to accomplish their goals. Remember, at the end of the day, it isn't how much you make, it is how much you keep."

[www.thesavvyinvestortv.com](http://www.thesavvyinvestortv.com)

**Thomas F. Helbig, CSA | Best Selling Author, President and CEO of Retirement Advisory Group LLC**



"First, taxes are undoubtedly going up. Second, regardless of economic maneuvers (quantitative easing), what our clients buy is likely to get more expensive - even if the government doesn't want to own that reality. Finally, we keep a close eye on our market-linked income-planning strategies, so that the retirees who place trust in us can continue to live the lifestyle they earned."

[www.retirementkey.com](http://www.retirementkey.com)

**Neal Patel, D.D.S., CEO & Founder- Infinite Smiles, Dental Educator.**



"Education brings success. Not just knowledge, but understanding put to action. Through learning, we obtain wealth and unlock secrets of health. As a practicing dentist/dental educator, it's my duty to stay knowledgeable of oral care developments and technologies, and to educate others who then pass the benefit of improved care to patients. Those who seek understanding have an immediate advantage."

[www.infinitesmiles.com](http://www.infinitesmiles.com)

**Sydney Chase | CEO, Phenix 8**



"Always be authentic, and focus on what you can give your clients rather than what you can gain. Leverage the power of the Internet and new forms of media to build your brand, streamline your business, and market effectively to your target audience. By doing so, you establish greater authority, create customer loyalty, and increase profits - while standing out amongst your competition."

[www.phenix8.com](http://www.phenix8.com)

**Indira Amladi, M.S., M.B.A., CFA. | CEO & Sr. Portfolio Manager, Princeton Ivy Capital Advisors LLC**



"Indira Amladi is the CEO of Princeton Ivy Capital Advisors ranked #1 by Money Manager Review for the 10-years ending 12/31/2011. The low market impact strategy focuses on U.S. large-cap companies with strong pricing power and cash flow. The stock market will experience ongoing volatility resulting from slow growth, the unresolved European crisis and inflation fears predicated on the Fed's expansionary policies."

[www.princetonivy.net](http://www.princetonivy.net)

**P. Christopher Music, M.B.A., R.F.C. | The Financial Prosperity Coach™, Founder of Econologies®**



"People underestimate the vital importance of a personalized financial plan. The right plan using a logical, scientific approach can align your most valued lifetime goals and purposes with your current and future financial resources. Without clear goals and a results-based plan to achieve them, your most valuable commodities of time and money will default to the path of least resistance."

[www.econologies.com](http://www.econologies.com)

**Sherman Ragland | Chief Visionary, Realinvestors, LLC**



"In 2012, Warren Buffett shocked the financial community by stating that if he could, 'He'd buy as many single family houses as possible!' I believe that for those who were listening, 2013 will be the year they remember fondly and say, 'That's the year I built my fortune buying as many single family houses as I could get my hands on!'"

[www.profitfromthemarketdown.com](http://www.profitfromthemarketdown.com)

**Jeannette Bajalia | President & Principal Advisor, Petros Estate & Retirement Planning**



"In 2013, we will focus on empowering current and future clients through education and timely information that will allow them to protect their lifestyle during their retirement journey regardless of government action or inaction. This will be accomplished through a process we call Integrated Lifestyle Protection planning focusing on their unique needs."

[www.petrosplanning.com](http://www.petrosplanning.com)

**Tom A. Puentes, Financial Advisor | Senior Vice President, Morgan Stanley**



"What price would you place on someone you can trust? Trust is priceless. Earning a person's trust begins with your reputation. It begins with your first encounter and continues throughout the life of your relationship. It is dynamically linked with credibility and integrity. As the Scottish author George MacDonald put it so eloquently, 'To be trusted is a greater compliment than being loved.'"

[www.morganstanleyfa.com/tomapuentes](http://www.morganstanleyfa.com/tomapuentes)

**Gordon Dey | Broker/Associate, Keller Williams Gulf Coast**



"The Real Estate Market is improving. You can improve your financial situation too by making a decision to buy real estate now. You can save significantly when you move up to a New Home. Or, if you've ever thought about investing in real estate, there has never been a better time."

[www.realestateinsider2013.com](http://www.realestateinsider2013.com)

**Stanley Doobin | Co-Owner and President, HARVARD® Maintenance**



"Don't follow the Pack! While competitors are talking about price, we're talking about delivering value through highly-trained and client-focused employees. We are collaborating with clients and prospects to find new ways to drive both value and cost savings through programs to save energy, reduce waste stream inputs, and meet sustainability goals. Our team delivers our integrated programs while implementing performance optimization solutions that drive improved results and value."

[www.harvardmaint.com](http://www.harvardmaint.com)

**Chris Wiser | CEO, TechSquad IT**



"I have found that growing your company is due to two vital factors...taking care of your clients and driving your products forward. Taking care of your clients and ensuring an AMAZING experience is key to keeping the clients you have, and moving your company forward by always driving new products and being on the cutting-edge is key to gaining new ones!"

[www.techsquadit.com](http://www.techsquadit.com)

For More info On These Experts Please Visit [www.AmericasPremierExperts.com](http://www.AmericasPremierExperts.com)