

MONEY

By: Brady Halverson



\$7.95

Articles Inside:

How to Save Money (more than your parents), and Shopping with a budget.



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Letters to the editor

Dear Editor,

I really enjoyed your past magazines on money. I really enjoyed the article about how to save your money. My favorite money bill is the Benjamin Franklin, the \$100 dollar bill. What's your favorite bill?

Camden Hortonville, WI



Dear Brady,

I really love your magazine because it has so much info about the money. It also has really nice ads and it keeps my attention. I like that it has pictures and other colors in this magazine so it's not boring. I recommend that you should buy this magazine.

Sincerely,

Zach Wahlfeld

Hello readers,

I created this magazine 3 years ago in order to inform people about ways to save money. It of course has expanded into something much larger, but still has that sort of focus.

When I created this magazine, I set some goals for myself and the magazine. I have achieved some but not all of these goals. One of the magazine's goals was to have the first magazine published. Another was to be a big enough company to be able to move out of my basement (even though it is very large) and move into an office building.

I've had many experiences with the magazine. One of my favorites was trying to find at least one or two writers to write for my magazine. I was turned down oh so many times before even one person accepted my offer. I told every one of them I couldn't pay a lot at *first*, so that was when most of the people ended the interview. When I was done with my employee hunt, I had seven amazing writers, a secretary and two co-editors.

I was inspired to start this magazine when I graduated High School and so many of my friends were already in a debt pit. This magazine can be helpful for adults, but is aimed at teenagers and young adults. I wish more high schools offered a class for people willing to learn how to save money and spend it wisely.

The best work I have received was an article on the state of our economy back in 2019. The writer handed in the article almost after the deadline, but it was amazing work. He always does amazing work as a Procrastinator, but not as a Prioritizer. I've had many other amazing articles done, but

that time stood out to me because it showed me that different people have different times that they produce great work.

Thank you.

Sincerely Brady Halverson,

Editor-In-Chief of Money Magazine



Loners Loans

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“friends”*



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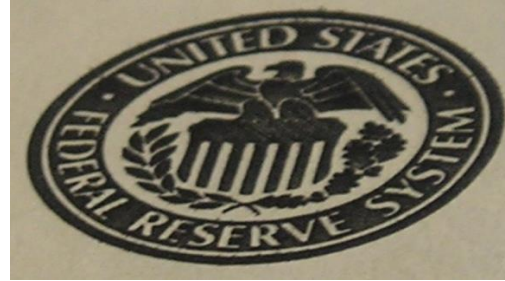


In here Wisconsin we have a problem everyone everywhere is complaining about the prices. We have discovered that one of the major problems is the parent/child argument. The parents complain that the kids want too expensive stuff. The kids say the parents are crazy. Well now we are going to give you information about this struggle. Kids want bigger and better things all the time. The parents don't want to get the kids the expensive but guess what?



Parents when you were a kid do you remember wanting stuff too, I guarantee you that the car you drove wasn't cheap then either. Another thing you could do parents is go and talk to you parents and they'll tell you about the problems that they had that you are experiencing now. Now, companies are coming up with new and more fancy items all the time about every year or so. If you get a new device every year or so and you get one every year then it could cost up to thousands of dollars. In a few years you might want something totally different. For instance now you want a phone, but in a few years you are going to want a car. What kids don't understand is that parents work for their money and sometimes they don't get rewards for their work and all of the free time is spent on the kids and not on themselves. People work for their money and sometimes kids work for money too. Sometimes kids earn money from their

parents but then go and spend it on some pointless thing. Sometimes entertainment, food, or a trinket. That stuff doesn't really matter and kids need to realize that.



Kids these days don't realize how lucky they are. However not everyone has feelings like this people from all over can have problems with their family but people from all over can respect each other's choices. In many countries people feel like family is the most valuable resource but in here it just kills people to see families argue. People can argue that you make mistakes but look past that and continue on with life. Now with the economy in mind people have to spend more money to get things done. I don't know about you but I'd rather have clothes on then the newest or coolest phone. Or food on the table over a new tv. People can blame all the common troubles over the economy but the truth is it's not the current economy's fault the people who can really get the blame is our ancestors. Now I'm not saying it's all your ancestors' fault it's just that the presidents before ours have made America in debt and our current economy is trying to back that up. Now some people think that to make money you have to spend money. But to be completely honest our country is spending too much money. A person told me that our economy spends 26.2 billion dollars a day, and was already 3.2 trillion in debt. Some people agree with the government but

I for one disagree we need to stop spending money as we are now and we need to improve and make more money than we are spending.

Marty and
associates
investment firm



MARTY AND
ASSOCIATES

ROLL OVER
YOUR 401K
NOW AND
WE'LL HELP
YOU WITH



Life insurance is a financial product just like mutual funds, stocks, or bonds. Its purpose though is generally to protect other assets or future assets, provide a source for legacy planning, or cover liabilities. There are 2 basic categories of life insurance: term and permanent.

Term life insurance works just like it sounds, for a specific time period a person have coverage. The time frames usually range from 5 – 30 years in duration. Term insurance is generally used when a person or business has a specific item they want covered, like a mortgage, or initially they want to keep the



premium amounts as low as possible. The advantages of term insurance are you have lower costs for premium compared to permanent insurance and they are usually the same each year for the duration of the term. The disadvantages of term are if you want to continue your life insurance after the term is over your cost will get progressively more expensive to the point that most people cannot afford or will not pay that much. You also have to healthy enough for the insurance company to accept you each time you apply. Finally, term insurance doesn't build any equity, or cash value, like permanent insurance. Term insurance is like renting an apartment or leasing a car. You have full use and benefit of it as long as the term of the contract is in force but as soon as that is over you have to sign up again or give it up.

Permanent life insurance is insurance that provides a benefit your entire life, no matter how long you live. There are a number of different types of permanent insurance

(whole life, universal life, variable universal life) but they all have some common traits.

Permanent insurance is used when a person or business wants to keep insurance in place throughout their life and keep premium costs the same each year as well. The advantages of permanent insurance are it builds equity, or cash value, that the owner can use loans or even retirement income later in life. The premiums are also usually consistent through the life of the policy so the owner doesn't have to worry about the cost going up after 15 or 20 years. Permanent life insurance also provides different options for people when they start retirement. If the person has permanent life insurance they have more choices of how they may want to spend the other assets they've saved. The main disadvantage is starting out the premium cost is higher than term. But when a person compares term and permanent in a long term view it can actually reverse. If a 25 year old person started life insurance and planned to keep it their entire life, they would spend less with permanent insurance over their life expectancy than term because of term's increasing costs each renewal.



There are a lot of different reasons why people have life insurance. It may be to protect a family's income, to cover an outstanding debt, or provide a legacy to their grandchildren, church or favorite charity. In any case, it is important that people explore the different options and educate themselves on which may be the best plan for their family.

Shopping money!

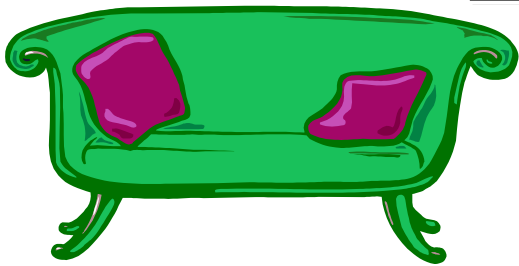
I'm pretty sure we have all been shopping right? Well sometimes we don't really spend wisely, I'm going to list 9 tips to having a successful shopping trip. Number one, the one and only sales rack. The very first thing you should always do is go to the sales rack. Some people say the best clothes are on the sales rack because if it's on the sales rack either almost sold out (which means their really cute clothes) or they've been in the store so their really cheap. My second tip is needs and wants, everyone goes to the mall and finds something they "NEED" but then mom comes along and pulls out some other thing that you don't want, but you really do need. When you find something you want you always need to consider if you can get something much more useful for the same price, for instance for the ladies tanks, undershirts, leggings, and stuff like that. For the men on the other hand you need stuff like belts to pull up your pants, more belts, and belts and oh did I mention belts? My third tip is called "Try it on or buy it wrong", sometimes teens and kids can be very lazy when it comes to trying on clothes. Let me just put it this way, if your not sure try it on, if your sure, try it on, you always need to try it on. What happens if you buy it put it on and you look like an elephant trying to fit into a jar? Or maybe you're a mouse trying to wear the human clothes? Yea that's money wasted. Even if they have a return policy, you just wasted all that gas for nothing. Either way you loose money. Tip number four, discount checks. You always need to check if there's any type of discount, fun fact if the price ends in an 8, there's going to be another discount, if it doesn't that's as low as its going to be. My fifth tip has a

little something to do with that. If it's on a rack that has a sign that says there's a discount, sometimes people get lazy and put what they don't want on that rack and it's not really on sale. You always need to check if its real before you buy it! Number six. Food money, shopping money. If you're going to the mall you always need to bring separate money for food and separate money for shopping. Everyone knows your going to want to get that shirt but it's a little over your shopping money budget. So you use all the money, later you get hungry but you used your food money, what do you do? You always need to bring enough money for both because you will end up using a credit card or writing a check. Number seven. Coupons! When we go to some stores they usually give us little coupons but nobody ever saves them! If you save them you can save lots of money for yourself! You always need to have a little spot for your coupons and use them when you can! Tip number eight! Clubs. I would always say it's a good idea to join a stores club if its not to much money for you. You might have to spend a tiny little bit of money but you save much more! By joining the club you get discounts, sale dates, early access to sale items and much more trust me you will not regret anything! Well I have reached my ninth tip, and that is that when you



▪ buy something buy clothes that are you
▪ and you're going to wear everyday!
▪ Don't buy something your going to wear
▪ or use once then forget about. Always
▪ say to yourself "will I really wear or use
▪ this"? Keep your own style and be
▪ yourself! I hope you have enjoyed these
▪ tips! And thank you for reading, keep
▪ shopping shoppers!!

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SAVING MONEY

Want help saving money?

First things first my name is Lauren I am in my thirties and love I mean love to save money. I have two kids so it's always nice to save money and have a little extra, for like food, shopping, and family nights.

First; when you have a lot of money don't think that you have to spend it at once time, it's easy to do. If you are not married or not living with someone you can always save money.

Fun facts of the day-

Think of this if you got a coffee every day and it was 4 dollars that would be \$1460 each year now you can be spending that or saving that a lot of money.

Or every day you spend a dollar on a mobile game. For a whole year that's \$356, again could be spending that somewhere else.

Another Upload a picture here a song there it adds up. \$30 a month do for a whole year 480 and you're only getting 3 GB. I hope you get my stories this could be happening to everyone now here are the solutions.

For the first one you could either just get a cheaper coffee or make it at home. For the second you could find a game that does not involve money to play. The third you could find a cheaper network or try not to use do much data.

Entertainment-

Attend high school rather than college or pro sports Events rarely cost more than \$5 and are often free, with hot dog and sodas typically costing \$1-2. College and pro football or basketball games rarely cost less than \$20, and their concessions are usually several times more expensive.

Transportation-

Start looking for the cheapest gas Comparing prices at different stations. /take fewer cab rides. Using public transportation instead of cabs can save you \$5-10 per trip or more. Check for cheap airlines for the cheapest deals, and you don't really need first class seats. Keep your engine tuned and tires inflated.

Housing-

Don't pay for space you don't need. A lot of people buy huge houses but they don't use almost half of the space. Try to live close to your work so you don't use so much gas and you could probably walk.

Here are some great places to get insurance-

- State Farm
- Guardian
- Progressive
- One America
- Medicare
- Medicaid

Hope you enjoyed my money saving tips .

Currency's

What type of currency do you use? If you live in the USA you use the US Dollar. If you live in Mexico the Peso, Canada the Canadian dollar, and Europe the Euro. We pretty much all use different currencies.

The reason each country has its own type of currency is that it acts like the country's own mark.

Typically when you go to a different country you can't use your own money and have to trade it in for some of theirs.

Currencies have different values, so a US dollar can be worth more than a euro. The value of one is changing all of the time.

The values change for several different reasons. To list a few is how much is being printed, and how much 'gold' is behind it also how well a country is doing to others.

Now we have a few things other than our hand held cash. We now can use things like checks and credit cards almost anywhere. This makes your wallet a little more portable.

There are about as many currencies as there are countries. You may also have mutable currencies in your possession. Currencies change as time goes on for several different reasons.

One reason they change the face or symbol on it is to importance a person who lived and made great achievements.

Another reason they would change the currency is to be more like another country.

A third reason would be for security. Such as to make counterfeits harder to produce.

One thing that will make a difference in a country's income is how much the citizens are getting; the money has to come from somewhere.

The lack of value is something that gets countries stumped when trying to get things; they only can have a certain amount of money.

Money that use to be able to be used now can't be used in that country for example the old colonial money in the US now can't be used to buy things but if it's rare enough you can sell it for a boat load of money.

At one time in history when there was a lot of trading other things for something else instead of money. Now this still happens every once in a while but has decreased greatly.

In the US the Federal Reserve chief controls or helps maintain the value of the US currency.

Janet Yellen, the first woman to be the Federal Reserve chief as of February 2014. She was elected by the Senate. The vote was 56-26. The vote took place on Monday Jan. 6.

Before Janet Yellen was elected to be the Federal Reserve Chief she was the vice chairs fed.

Her job during her term will be to decrease the debt of the country while making sure the country recovers from the latest national disaster.

In other countries the 'Fed' is elected or appointed by the leader of the country and whoever can tell what is in the country's ability to do, like what it can buy.

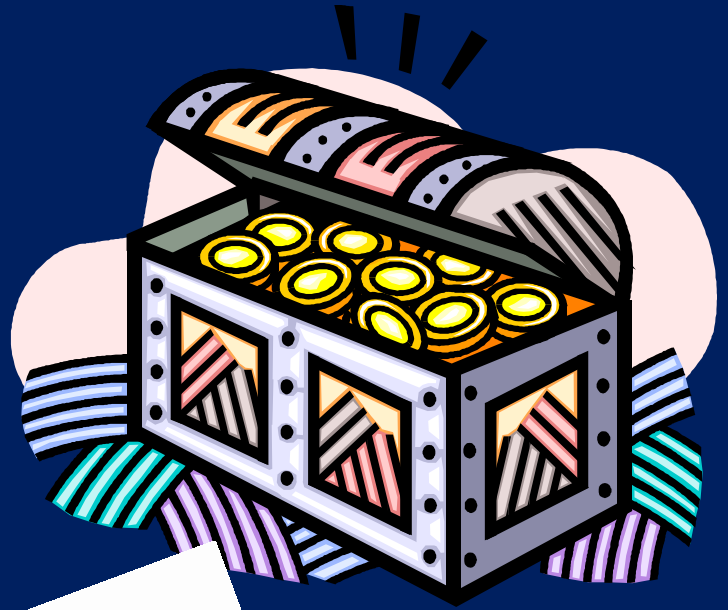


You as a citizen of a country contribute to that country can influence how well that country is doing by paying your taxes and following the rules- no matter how hard it will really do your country a favor. By paying your bills help keep the country strong. If you can't pay your bills go seek someone who might be able to help.

Try to help the needy because it helps your country to get more independent reliable citizen.

You should be willing to share your money it will always come back to benefit you in whatever small way be wise with your money and don't get stuck in a country with the wrong money.

-Zachary Matthews.



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