

HOW TO EXCEL IN 2022

February 2022

“At our Firm,
Your Estate Plan
is Not Business,
it’s Personal...”



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“This is not the beginning
of a new chapter in my
life; this is the beginning
of a new book...this new
book has just begun! A
beautiful one.”

- C. JoyBell C.

Word on the street is the better you start off your year, the greater your chances of reaching your goals you set out on that fateful January 1st. We hear too often about the failed resolutions that happen to people over and over again. But clearly, we do not see ourselves in this class of individuals. With this in mind, let's see what we can do consistently to ensure our success for 2022.

It may seem basic, but whatever is going inside your head has everything to do with your external world. Thus, first and foremost, let us concentrate on that inner talk. The right attitude sets out the tone, and empowers you take whatever necessary action is needed to get you to where you want to go. Take a moment and think about how hard you are on yourself. I assure you, for the great majority, that inner dialogue would leave you with very little friends around. There is no reason for you to speak to yourself in that manner. Here are two essential elements you can add to that inner dialogue – enthusiasm and a mental edge.

In order to maintain a high, consistent level of enthusiasm, it is imperative that you not only have a vision of your end goal, but allow yourself to feel the emotions associated with that success. Working on this regularly will create an expectation in your subconscious, therefore enabling your mind and your day-to-day routine to create an environment that enhances the performance required for that goal. This not only works in sports, but in your daily life!

The mental edge is strengthened by putting yourself in difficult, uncomfortable situations. The key here is to do so in incremental steps. Too often I hear of speakers aspiring to be in front of large gatherings whereby they believe their performance will shine. Yet, they bring zero effort in a crowd of two. May I suggest that you give it your all in that exact small gathering of two. This is where you will forge that inner skill and sharpen your innate talent. Do not 'wait' for that perfect, opportune time; there is no such thing. The grind is where the gold can be found!

Shutting down negative self-talk begins with interrupting it! You may want to read that one more time. Once you do that, replace it with affirmations immediately. Yes, it may seem simple at first, but done over a long period of time, watch your world transform before your very eyes.

People often associate success with the 'hard' assets – fancy cars, a nice home, a large bank account, and so forth. Heck, makes me envious just reading that 😊. But the reality is that it begins with the 'soft' portion of the task – creating the right frame of mind, developing a skill and working on it every single day, and yes; having the right attitude.



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SPECIAL ANNOUNCEMENT

The month of January is officially behind us, and we now shift gear into February. This Winter has been relatively soft on us in CA, and we are blessed for that. The East Coast hasn't had the same luck! We will now soon have Valentine's Day to look forward to, and we should take full advantage of the opportunity to celebrate... love!

Giving your family and yourselves something to look forward to is one of the finest ways to get enthusiastic about the month. Though the Omicron seems to be going in full force, you should keep a positive mindset and tread along. All pandemics have come to an end, sooner or later. This too shall pass dear Reader...

This month, have fun with the book review, learn a little bit about your health and how to make it better, and as usual; enjoy our attorneys' inputs on some financial and legal tips. Feel free to call us for any of your needs, 714-966-2646!

THE REQUIREMENTS FOR A SUCCESSFUL BUSINESS



Let us not beat around the bush, 2022 is going to be full of unexpected. Whenever we think we have reached the peak of the unknown, be it – stocks, real estate uprising cost, and the on-going battle with the virus; we realize that things get pushed even further. After a long-awaited drop in stocks, prices have gone down indeed... only to be matched by period upticks still, and an explosive economy forming in NFT's. Were you hoping to be able to purchase a home this year? Well, the hopeful drop in prices is yet to come, and there does not appear to be a sign of it coming any time soon. And just when you thought traveling would soon be able to resolve without all the TSA formalities, the Omicron virus is causing shutdowns in other parts of the world, and very much affecting this side of it as well!

All this to say... we are not out of the woodwork! But you need not despair my friend! As you know well by now, we do not adhere to this type of philosophy; nor do we encourage it in our readers. What we want you to do is start with what is within your control. Be in charge of your little universe, be a force for good in your community. In order to do that, let us discuss what we can do right now to take care of our immediate environment.

Do you have a family? Do you own real estate? Well then, you know what we encourage here, get your revocable living trust in place. Again, estate planning is not intended for the affluent members of our society anymore. As an adult, it is imperative that you have a Financial Durable Power of Attorney, a Health-Care Directive, the HIPPA form must be within reach. These are basic documents found in a trust which all adults should have. Believe us when we say, you do not want the probate court involved in your family affairs.

Do you have your own business? Getting incorporated is imperative. No matter your field of work, a small business owner should have an LLC (limited liability company) at the very least. Yes, you can minimize your tax exposure much more efficiently with a company in place. Deductions are much more readily available, and write-offs can further help you in the process of saving a few dollars. Owning a vehicle for your work can further cost you less in the process. Needless to say, it is well worth spending the few thousands to get this part of your business right. Furthermore, having corporate protection is as invaluable tool available to Inc. and LLC's. You would be shocked by the damages a small lawsuit can do to your life savings and your family's well-being. Having an LLC in place can provide you great peace of mind.

Lastly, as you have been able to tell as of late, the idea of pension plans is very fast becoming an idea of the past. If you intend to retire in peace, you must be proactive and start now! Get that SEP-IRA in place now. If you are part of a company, don't hesitate to ask about the 401k Plan. If your company happens to match, do so at its maximum rate. A HSA (Health Savings Account), previously discussed in details in previous articles is an incredible tool that can help you cover your medical expenses and coincidentally can be a great savings tool as well. Learn more about this if it doesn't ring a bell.

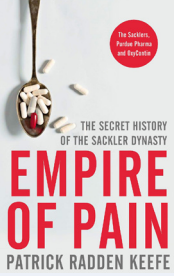
Living in the United States, no one ever promised a happy life. However, we were granted the right to pursue that happy life! We strongly encourage you to not get down with the daily news! Actually, we would prefer you turn the news channel off for some time. Get working and see the positive financial impact you can have by focusing on your business.

We remain at your disposal, call us at 714-966-2646, or alternatively, visit us at www.assetprotectioncenter.com. We are looking forward to working with you soon!

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Whether on the news or in your everyday interaction, I am sure you run across people and conversations that mentions Covid as the bane of their existence. That because of that virus, every and all aspirations have been put on hold. We wish you nothing but that! Of course this virus has been devastating, I wouldn't dare to imply anything different. But let me put it to you this way – if you are reading this, chances are you are healthy. And with your health, there is no reason why you can't achieve your goals.

As we start 2022 together, I want nothing more than to see you thrive. Be it losing weight, earning more, spending more time with your family; all of it is possible. Grow to learn and love the art of mental training, and see this be your breakout year!



“Empire of Pain: The Secret History of the Sackler Dynasty” – A review

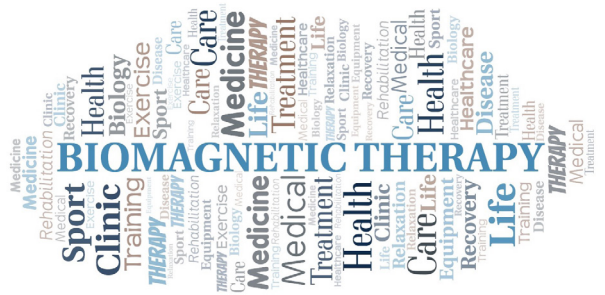
The culprits are kept in the sights of “Empire of Pain” with a laser-like focus. Arthur Sackler, the eldest of three siblings born in working-class Brooklyn in the 1900s to Jewish migrant

families, is the patriarch of the family. Except for the fact that he was a part of the company’s first version, Purdue Frederick, from 1987 until his death, Arthur has no connection to today’s Purdue Pharma. Although Arthur’s life is fascinating to read about- he married three times and became a passionate Asian antique trader, negotiating a secret arrangement with the Met to store his precious collection free of charge in the museum’s wings. Arthur was the first to break down the barriers between business and medical and pioneer modern drug marketing, his misdeeds pale in contrast to the OxySacklers’.

A segment of John Oliver’s satirical show focused on the Sackler’s, the owners of the company that makes the lethal drug OxyContin. The family had stirred fury by planting the opioid problem in America, and Oliver exacerbated the rage that night by ridiculing the family’s members’ statements in court files that had recently gone public. Jacqueline Sackler married into the Sackler family, attempted to have Oliver delete the part before it broadcasted. When it didn’t really work, she sent out an angry message to the rest of the family, stating that favorite programme of her son was being overshadowed by the unwelcome media coverage, which was affecting his high school chances.

Richard’s and his families’ involvement was concealed for many years by family secrecy and the willingness of loyal employees to fall on their swords, like when three Purdue executives pled guilty to a misdemeanour charge of false advertising in a 2006 Justice Department settlement. The plethora of papers that have since appeared as a consequence of the jurisdictional grounds, which Keefe weaves into a gripping and terrifying storey, dispels any illusion that the Sacklers were all in the dark about what was going on at the business. The Mortimer and Raymond families left their imprints on Purdue’s wrongdoings. Despite the harm it would do to the community, OxyContin was a successful endeavour for them, and they squeezed every dollar out of it.

Patrick Radden Keefe arrived to his subject in a roundabout route: he was investigating Mexican drug traffickers when he saw their increasing reliance on opium sales, which he linked to the exponential rise in prescription opiate addiction. When addicts couldn’t get their hands on OxyContin or a pilot research made crushing and extracting the payload more difficult, they turned to heroin. If there is one difference between the Sacklers and El Chapo, it is that El Chapo is facing the death penalty in a Colorado supermax jail, while the Sacklers maintain the majority of their wealth and freedom. Despite their predilection for erecting monuments in their honour, there is one thing they have not been able to recuperate with the help of others.



Biomagnetic therapy and its health benefits

Biomagnetic treatment manipulates magnetic fields and magnetic power to induce physiological changes, cure a variety of health problems, and improve physical health. This method of health improvement aims to achieve bioenergetic equilibrium in the human body. Certain syndromes, symptoms, and health issues arise in the human body when pH abnormalities build. Using magnets, the body’s natural pH balance is restored, and bacteria are unable to thrive in this pH environment. The cells return to a healthy state, and the body begins to mend. Biomagnetic therapy’s laudable simplicity allows it to function with the powerful.

Biomagnetism entails the precise and correct positioning of high-intensity field magnets with both north and south polarity over certain sections of the body in order to facilitate pH control in those areas. Maintaining an acceptable pH level might help to restore homeostasis. The relevance and healing effects of magnetic fields are depicted in early documents from ancient cultures. Biomagnetic treatment is beneficial for a variety of illnesses and conditions. For example, it is beneficial against several types of pain, including headaches, sleeplessness, arthritic pain, fibromyalgia pain, and wound healing.

Consider getting treatment in a bio-magnetic hot tub or swim spa if you’re suffering from chronic pain, tension, or illness. When you use this type of therapy, you may relax while still taking care of your body. With the help of strong magnets, you can feel great! Bio-magnetic treatment can help with pain relief, infection prevention, bone and scar tissue healing, and cell rejuvenation. It can also be used in conjunction with a variety of other treatments.

Magnetic therapy has following advantages as well:

- It improves blood and oxygen circulation, as well as the blood’s nutrition carrying capacity.
- Magnetic treatment changes the body’s pH, which is often out of equilibrium in illness tissues.
- Magnetic treatment facilitates the repair of neural tissues and bones by speeding up the movement of calcium ions. As a result, it can aid in the removal of calcium build-up in arthritis-affected joints.
- The therapy aids in the relief of muscular discomfort caused by chronic illnesses including fibromyalgia and frozen shoulder.
- It relieves the numbness, tingling, and discomfort that comes with diabetic neuropathy.

According to clinical testing, when magnets are administered to regions of discomfort, they provide a positive response. The magnetic field formed by the magnets energises and oxygenates the blood, particularly white blood cells, which are the body’s natural healers. Magnetic treatment has been examined by the medical and scientific communities, and their findings demonstrate that it can aid with muscular discomfort.



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4th February: World Cancer Day

We believe in the power of knowledge on World Cancer Day. It's more than just a date on the calendar when it comes to World Cancer Day. We know that everyone of us has the power to make a difference, no matter how little, and that by working together, we can make significant progress in limiting cancer's global impact.

On February 4th, we urge you to do your bit in making the globe cancer-free, no matter who you are or where you are.

Final Thoughts

We're all obviously preoccupied with getting away from conservative societal ideals, from instability, and from pessimism.

We appear to be living in the age when negativity and hatred are suddenly justified for no apparent reason. It is not, despite what you may have heard. So, let's take a positive attitude into the great month of February. Seek for pleasure, color, and life – and love yourself for everything you are and everything you mean to people around you. Above all, live thoughtfully and wisely.

Let's take a peek forward. It's some much-needed brightness after the darkest of storms, in our opinion.

