



A Confident Financial Future

Thursday, September 5	Mr. P's Bistro, Southport, NC (6:00 PM)
Tuesday, September 10	Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Thursday, September 12	Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, September 17	Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Wednesday, October 9	Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Thursday, October 10	Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, October 15	Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)

Invitations to the above seminars are distributed by a direct mail marketing firm in Florida. If you receive one, please do not call the RSVP number provided on the invitation.

Clients and their spouses are invited to attend these functions; however, we do ask that you bring someone with you who is at or nearing retirement age and has never heard Richard's presentation.

When registering for one of these seminars, please contact our home office at **1-888-774-6181**. By calling us directly, you are assured top priority for seating at these workshops.



2019 Client Appreciation - Saturday, November 9
REGISTRATION BEGINS MONDAY, SEPTEMBER 16!



Richard's Corner

My Time With Bears

By Marleen Stedman

I am Marleen Stedman, the newest addition to the BFG team working in the Leland, NC, office. Allow me to share an adventurous learning opportunity I experienced this summer. In July, I along with eight others attended a field course study at the Wildlife Research Institute in Ely, Minnesota, to study black bears: their body language, social organization, ecology and how people can better co-exist with them. The field course was presented by Dr. Lynn Rogers who is known as the "Man Who Walks with Bears." He founded this non-profit research and educational Wildlife Institute (WRI) to study free-ranging individual bears tracking them from birth through socialization, parturition, and death. After fifty years of research,

he's responsible for over a hundred scientific publications on bears and other wildlife and is the source for much of the scientific information on black bear behavior available today. He continues his research hoping to replace misconceptions about this majestic animal and improving public attitudes for bear conversations in an increasingly urbanized environment.

From the moment I arrived at the WRI, witnessing my first wild black bear emerging from the woods and moving in my direction, I knew this would be one of the most amazing and memorable experiences of my life. Seeing the bears up close was exhilarating. We climbed into bear dens and fed bears as Dr. Rogers and his research assistants shared their knowledge about bear behavior. I even assisted in treating a large wound on a bear's back! I felt amazed at its trusting nature while we cared for its injury. There were so many unforgettable moments during the course: the bears' playfulness, cubs crying and calling for their moms, the tenderness between mom and cubs, and I even saw a bear flee up a tree to avoid conflict. Their intelligence and ingenuity were evident as they made their dens.

At one point, Dr. Rogers received a call from a neighbor. "Shadow," the oldest recorded bear, was in the neighbor's yard. We all piled into a van excited to see and interact with this 32-year-old, white-faced, gentle giant matriarch. No words can adequately portray how I felt while witnessing all these amazing things, but I will say this course is one of the greatest things I have ever done in my life. I will never forget the experience and look forward to returning and experiencing more. If you would like to learn more about Dr. Rogers and the bears, please visit www.bearstudy.org.

I hope you all have a 'Beary' blessed day.



BEAR SIGHTING!



HURRICANE

Preparedness Checklist

A hurricane is defined as a tropical cyclone with sustained winds that have reached speeds of 74 mph or higher. Below is a list of items to consider when preparing your family and home.

Prepare:

- | | | | | | |
|--------------------------|--|--|--------------------------|--|--|
| <input type="checkbox"/> | | Have a three day supply of non-perishable foods. | <input type="checkbox"/> | | Consider installing a generator for power outages. |
| <input type="checkbox"/> | | Have one gallon of water per person per day. | <input type="checkbox"/> | | Save water. Fill bathtub & buckets with water for sanitary purposes. |
| <input type="checkbox"/> | | Don't forget prescription medications. | <input type="checkbox"/> | | Turn refrigerator to its coldest setting. |
| <input type="checkbox"/> | | Know elevation level of your home in case of coastal flooding. | <input type="checkbox"/> | | Turn off utilities if instructed by authorities. |
| <input type="checkbox"/> | | Know how and where you can evacuate. | <input type="checkbox"/> | | Turn off propane tanks. |
| <input type="checkbox"/> | | Secure your home & cover doors & windows with plywood. | <input type="checkbox"/> | | Charge phone & emergency electronics. |



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Christmas Drop In

**Saturday, December 7
11:00 AM – 3:00 PM**

**HOME OF JAN AND RICHARD BERRY
WHO IS INVITED?**

**ANYONE WHO BECAME A NEW ANNUITY, LONG TERM CARE, LIFE, OR
MEDICARE SUPPLEMENT CLIENT OR
SENT A REFERRAL
JUNE 3, 2019 – DECEMBER 6, 2019**



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