

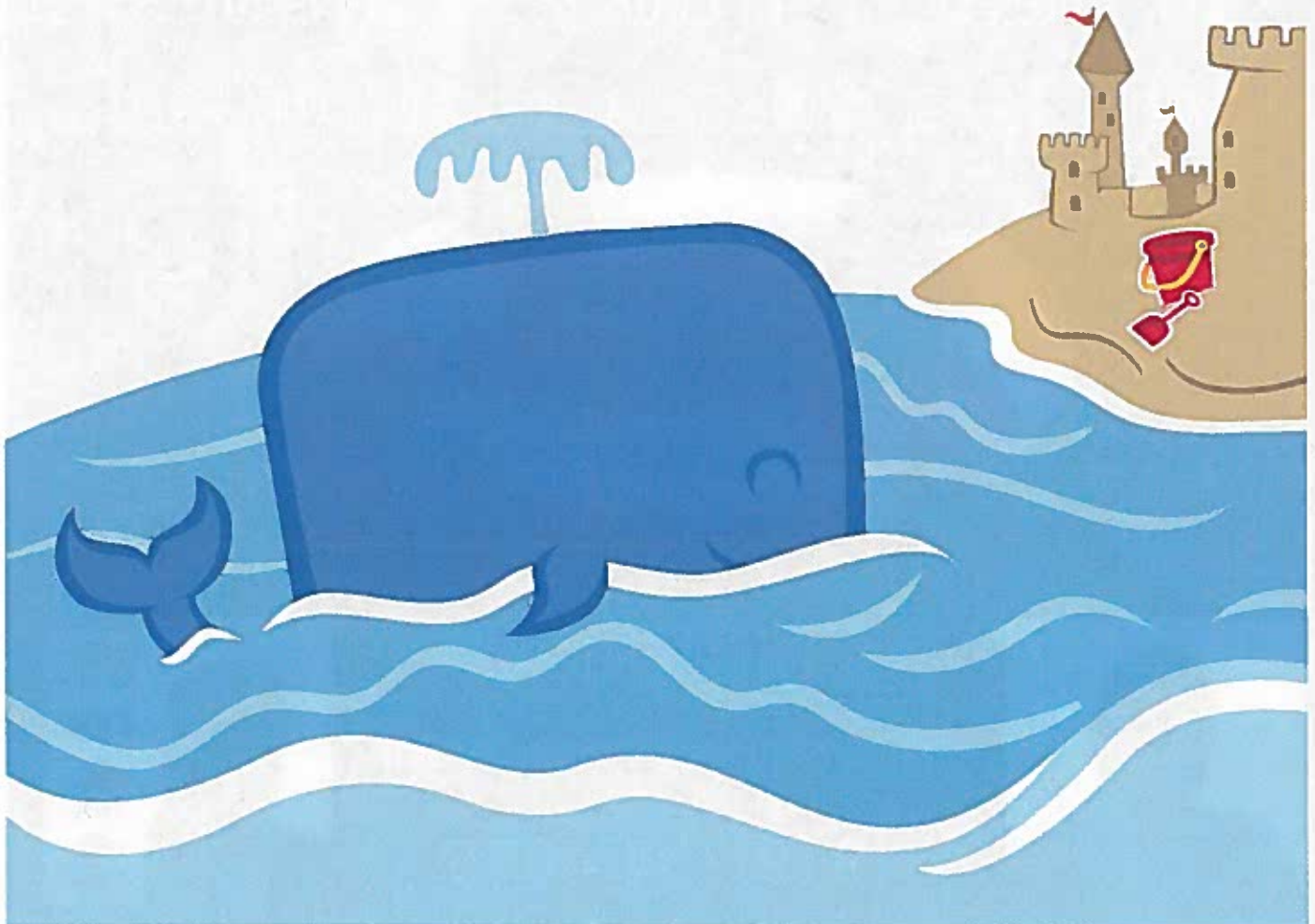


**PATE & SMITH**  
INVESTMENT GROUP

## Summer Is Here!

**Hello** from all of us at Pate and Smith Investment Group. We wish you the **best** summer ever. We also want you to know how much we appreciate you. **Thank you for your trust and friendship.**

**We still have the best CD replacement. See next page.**



# SAFE MONEY

	Year 1	Year 2+
5 Year	4.10%	3.10%
7 Year	4.35%	3.35%
10 Year	4.80%	3.80%

**Multi Year Guarantee Annuities!**



**Call Today!**

Pate & Smith Investment Group

**(919)734-4075**



Safe Harbor: Certain Guarantees are provided by Allstate Guaranty Insurance Company. A limited contract with certain payment limitations, as well as other features, are subject to state regulatory approval and may not be available in all states. Product specific details vary by state, contact your agent.

I love warm weather. I often tell people jokingly that I don't go North and as many of you know by now I have spent a lot of time way down south in Southern Mexico. One of my best friends is a native Mayan, who lives in Tulum. Tulum was rated the **number one beach in the world** and number one for clearest water. It also has the number one most visited Mayan ruin in Mexico. The main pyramid set's high on a cliff overlooking the beautiful Caribbean Sea. The powdery soft sand on the beach is so white it seems to glow, making it cool to walk on even on the hottest of days.

Miguel is a tour guide at the Tulum ruins, and for over 25 years, we have explored and taken many adventures into the jungle and other destinations all over Southern Mexico and Belize. A few years ago we came up with a plan to build a restaurant in Tulum. Since designing and building is my hobby, I was delighted to take on the challenge to design it. The plan was approved by the city inspector and we started construction. (You can see the restaurant by googling "**La Parrillada Tulum pictures.**") La Parrillada in English means "The Barbeque."

**This brings me to my story** that I want to share with you. The story begins on the week I stayed there and oversaw the work on the restaurant. I stayed with Miguel while the restaurant was under construction. Miguel is divorced and one of his daughter's lives with him. I used his daughter's room while she stayed with relatives. It was just Miguel and I staying in his home with **one exception the coatimundi. In the jungles of Southern Mexico many of the Mayan children keep coatimundies, parrots and monkeys as pets.** Miguel's daughter had left her pet for her dad to take care of. As a parent you may be able to relate.

One night while I was there Miguel had to go to a meeting. I was looking forward to relaxing in my comfortable Mayan hammock and watching TV while he was out. Every night Miguel sleeps in a hammock as many Mayan people still do. He has a bed but prefers the hammock.

I was relaxing in my hammock when I heard a horrible noise outside. It was the sound of pots and pans clanging, glass breaking, screams, and was coming from the house next door. The houses are built very close together, so there were only a few feet separating me from the commotion. My thoughts raced. Was it a fight? **Was someone badly hurt, even killed?** Then, there was complete silence.

Next I heard a tap, tap, tap on the wood door of Miguel's house. Reluctantly I went to the door and opened it. **There in the darkness I could see a young Mayan man** holding Miguel's daughters pet coatimundi. In the Mayan language coatimundi is **tahome** (tay' home). He had been left outside on a leash and had gotten loose. The young man tried to describe to me in a mixture of the Mayan language and Spanish the damage the little tahome had done to his home and belongings. I took the tahome, put him securely back on his leash and went back to my hammock. About 30 minutes later I hear the same sounds and screams again. I said to myself, **"Oh no."** Then came the tap, tap, tap on the door. Again I opened the door and again the same young man was standing there with that little monster. Looking very serious this time he handed him over and left without saying a word.

Well, I couldn't risk another incident, so I decided I would keep him in the house and just try to keep him corralled until Miguel came home. I used a stick to keep him out of stuff. The next hour was horrible. The tahome darted from one place to another, sniffing and knocking things over. **He got into everything.** There was no controlling him. By the time Miguel got home I was exhausted and was **just before taking the life of that little critter.** When Miguel saw the house, needless to say, he was not happy.

Miguel had arranged an adventure for me the next day, caving in the jungle with his future son-in-law Absalom. When he saw the mess in the house, he told me to take the tahome and let him go in the jungle! I smiled.

The next day, Absalom and I put the tahome in a cage, loaded him into the back of Miguel's VW pickup and headed out. I drove about 5 miles outside of town, **then turned down a narrow path into the jungle for another 2 miles.** The tahome bounced along in the back of the truck. When we arrive at the cave entrance, we opened the cage and the tahome disappeared into the jungle. Again I smiled. **I was happy to see him go!**

Absalom is a small framed young man with dark skin and he doesn't speak a word of English. He gestured for me to watch and follow him. He slipped thru a hole in the ground and **I noticed he was hanging from the edge of the hole,** then he let go and dropped. A couple of seconds later I heard a splash. In the Yucatan a few inches underneath the jungle soil you will find limestone. There are no above ground rivers. They are all underground. You can also find crystal clear underground pools of water.

Trusting my friend Miguel that this guy would not get me killed I followed and squeezed thru, hung on the ledge and dropped into the coolness with a splash. It was a huge cave. The tallest part was probably 20 feet from the water and there were stalactites all around. It was a bright sunny day and there was a beam of sunlight shining into the hole we had dropped through. It made an awe inspiring bright ray of light into the clear blue water and lit up the whole room. The pool of water was deep and about twice the size of an Olympic swimming pool. We swam around and enjoyed the coolness and the beauty of the place, but **little did I know what was next.**

My Mayan guide motioned me to follow him and I notice he had a flashlight in one hand. We swam to the darker part of the cave where I see an opening and feel a current pulling me toward a dark tunnel with stalactites hanging down. Some of them touched the water. **I realized he is about to take me into an underground stream.** As the current pulls us along into the darkness he shines his light and I could see a very small dark tunnel that we are about to enter. **Then, his flashlight goes out.** I experience the darkest darkness ever. I could hear him banging the flashlight, trying to get it to come back on. The bam, bam, bam echoed in the cave. The light comes on for a moment, then goes off. Again and again this happens. The hanging ceiling of the tunnel got lower and lower. At times we have to go underwater to clear the stalactites that are hanging in the water. We did this numerous times as the current carried us along. Then I could see a bright light at the end of the tunnel. Nope, I didn't die. That's obvious; but, **I did feel lucky to be alive** at that point and exhilarated by the experience.

We came to an opening where the sun is shining brightly, and we crawl out onto a ledge. To my right I see a hollowed out place that makes me think of some of the caves I have seen in movies with a sandy floor. It looked like a good place to camp out, but then I notice foot prints in the sand and my guide looked at me, points to the prints and says "balam." **I know that Mayan word – it means Jaguar, and the prints are fresh.** We decided to move on. We climbed a rock wall and we are back in the jungle again, safe and sound. But this is **not the end** of the story.

We headed back to the pickup, grabbed a towel, dried off, and headed back down the jungle path. After I had driven about 150 yards I noticed something in my rearview mirror. I couldn't make it out, but it appeared to be **chasing us and was getting closer and closer.** My passenger looked

back, laughs and says "tahome." I looked in my rearview mirror as that thing made one mighty lunge and jumps into the back of the truck and stayed there until we get back to Miguel's house.

I have often wondered what made the little tahome do what he did. Maybe he saw those jaguar tracks too. The jungle may have been too scary. Determined not to get left behind **he jumped to safety.**

Have you ever felt that way about the **stock market? It's just too scary.** Have you googled and asked what the average person makes in the stock market? Try it. You will probably be shocked at how low of a return it really is. Don't get confused by the average return in the market. Ask for what the **average investor** makes in the stock market. You will probably find answers from 2% to 4%. That means 49% made less and 49% made more. Ask yourself are you an average investor? Are you lucky? Is the possibility of losing your hard earned money worth the risk? Would you sleep better if you were to leave the stock market jungle and jump into a guaranteed investment vehicle? **Many of our clients have made the leap and will never go back.**

There are some really **good guaranteed investments** out there and we do our best to find them for you. As you have seen on the back side of the front page of this newsletter, we found you the **best 5-year guarantee.** We don't know how much longer that offer will be there, so don't get left behind. We have also found the best investment vehicle that will **guarantee you a lifetime income growing at 6%.** Another investment guarantees you a guaranteed 6% growth for up to 10 years on money you want to leave to your spouse, children, grandchildren, etc. as a death benefit.

**Long term care** - Are you concerned about nursing home costs taking your life savings and leaving your children nothing, but, unwilling to pay the high premiums for long term care insurance? If you don't use it, you lose all the premiums you have paid in. **We have an alternative.**

There is a real problem with bank CDs today. That includes IRAs that you, and your family or friends may own. We have talked to some that were making one tenth of one percent on their IRAs at the bank. They were not even aware of how low the rate had dropped. We can help. **Say NO to bank CDs** and come on in. Tell your family and neighbors to check on the rates their bank is paying them.

**Do you have the new kind of life insurance?** The new kind allows you to actually collect on the life insurance before you die, in the event you have a heart attack, cancer or stroke. It also allows you to collect for long term care. The price for the new type of life insurance is no more than the old type, and you may be able to convert to the new type and actually save money.

**Are you over 59 ½** and have a 401(k) or do you know someone that does? At that age you are in what we call the retirement red zone. You can't afford to lose any of your hard earned money. A loss during this time period can be devastating to your retirement plans. When you reach 59 ½ you can do a **tax free rollover** to a personal IRA that is **guaranteed not to lose value and will guarantee you a future income, growing at 4 to 6%**. Don't worry. You can continue contributing to your 401(k) even though you rolled over the existing funds. It's simple and we can do all the work for you. If you are not 59 ½ yet, you may want to plan on making that move when you reach that age.

**Call and set up an appointment for a review**, or we can do the checking for you over the phone. At our firm we do our best to help you save money and get the best investments and insurance available. That includes all kinds of investments and insurance. We have over a hundred years of combined experience in insurance and investments in our office. We will share that knowledge and expertise with you, at no cost. **Call us at 919-734-4075 or toll free at 888-738-4731. My cell number is 919-738-0621.**

Thank you to those of you that have referred your family and friends to us. That is the greatest compliment of all. **Have a safe and happy summer** from all of us at Pate and Smith Investment Group.

**Ron Pate**

P.S. Don't forget our free offer for a chiropractic exam and adjustment. Just ask us for you \$90 gift certificate to see Dr. Baker in our office complex.

