

February 2019



## Greetings!

February is only the second month of the year, but people are in full swing, back to work after the holidays with less time to play. There is one pastime, though that February is good for - especially since it is likely done indoors, out of the cold. Karaoke!

They say that karaoke is a Filipino invention, and while Filipino Robert del Rosario, then president of Trebel Music Corporation, does hold the patent for the karaoke sing-along system, it was actually invented by a Japanese struggling keyboard artist, Daisuke Inoue.

Daisuke used to play drums and piano to accompany patrons when they wanted to sing. He admits, though, that he struggled to read music and was too lazy to master one new song after another. One day, a guest invited Daisuke to join him on a trip and play music. He was unable to attend as he was committed to his work at the club, so instead, he sent a tape of instrumental music with the customer so they could still sing in his absence. Soon after, he created the "8 Juke", the first karaoke machine featuring a stereo, coin box, amplifier, and a microphone.

People embraced his idea and the rest, well, is history.

Daisuke, however, did not patent his invention. He did not think it was patent-worthy since it was a combination of already patented items and not technically his own invention. This led him to continue being the struggling keyboard artist at the club in Kobe, Japan while del Rosario picked up the patent for the karaoke machine we know today.

Karaoke can definitely make for a fun date night or party entertainment. What's your favorite song to karaoke to? Share with us on social <https://www.facebook.com/fraziwealth/>

Facebook: [Facebook: Frazie Wealth Management](#)

Twitter: [Twitter: Frazie Wealth Management](#)

LinkedIn: [LinkedIn: Jeremy Frazie](#)

As always, it's a pleasure to serve you and your family.

Sincerely,

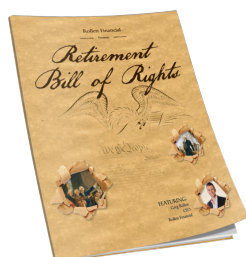
#### References:

<https://filipiknow.net/who-invented-the-karaoke/>

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## SPECIAL REPORTS



### Retirement Bill of Rights

In remembrance of great though leaders like George Washington, and following the influence of our forefathers, I bring to you your Retirement Bill of Rights. In this special report, I break down the rights your wealth manager should be attending to for you, so you can enjoy the retirement you've worked your entire life to earn.

[Download Now](#)

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# A FINANCIAL ADVISOR'S GUIDE TO MAKING GOOD FINANCIAL DECISIONS

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## 1. DECIDE WHAT IS MOST IMPORTANT TO YOU

A common mistake people make is to give up what they want most for what they only want right now. Decide which goals in life are truly important to you, and make working towards those goals your top priority. Then...

## 2. ALWAYS ASK YOURSELF, "WILL THIS DECISION BRING ME CLOSER TO MY GOALS, OR TAKE ME FURTHER AWAY?"



FURTHER AWAY?

Humans tend to prioritize the short-term over the long-term. But an easy way to determine if your decision is a good one is to ask yourself if you're mortgaging your future to pay for your present.



### 3. DON'T RUSH. TAKE YOUR TIME AND STUDY YOUR OPTIONS.

Financial decisions rarely need to be made in a hurry. In fact, fast decisions tend to be poor decisions! Get all the facts and learn your options, so that your decision is at least an informed one.

### 4. THAT SAID, FOCUS ON MAKING "GOOD" DECISIONS OVER "PERFECT" DECISIONS.

Voltaire once said, "Perfect is the enemy of good." When making a financial decision, don't stress so much over whether your decision is perfect that you end up paralyzing yourself and missing out on opportunities. A lot of small, good decisions tend to weigh more than one perfect decision.

### 5. ASK QUESTIONS!

The most important thing you can do to make good financial decisions is to ask questions first. Talk to qualified experts. Chat with people who've been in the same situation as you. As the saying goes, "He who asks a question is confused for a minute. He who does not is confused forever."





# LIFESTYLE TIPS

## Find Your Soulmate with Positive Thinking

Among countless dead-end connections from potential prospects on dating sites, speed dating, and blind date suggestions from well-meaning friends, your frame of mind could be your biggest obstacle to finding your soulmate. In addition to your dating "game," consider working on your mental game too. By putting the power of positive thought toward attracting your desires, you can eliminate what you don't want and focus on the good stuff. Try defining your ideal relationship starting with a list:

- Draw a line down the middle of a page, and on one side, write "what I don't want." On the other side, write "what I do want." Just writing this list will get you more focused.
- Cross off the "don't want" side of your list. Not needed!
- Give your attention and energy to the "what you do want" list.

This exercise is great for thinking about and attracting your dreams, goals, and desires you want in your life. Give it a try and see what comes your way!

Tip adapted from [jackcanfield.com](http://jackcanfield.com)

[www.jackcanfield.com/blog/find-soulmate-using-law-attraction/?utm\\_medium=email&utm\\_source=positive-thinking-guide&utm\\_campaign=positive-thinking-guide-lead-magnet&utm\\_content=blog](http://www.jackcanfield.com/blog/find-soulmate-using-law-attraction/?utm_medium=email&utm_source=positive-thinking-guide&utm_campaign=positive-thinking-guide-lead-magnet&utm_content=blog)



## RECIPES

### Chocolate Strawberry Cake

6 Servings

#### Ingredients:

- 1½ cups all-purpose flour, plus more for pans
- 1½ cups granulated sugar
- ¾ cup cocoa powder
- ½ Tbsp. baking soda
- ¾ tsp. baking powder
- ¾ tsp. salt
- 2 large eggs
- ¾ cup buttermilk
- ¼ cup + 1 Tbsp. canola oil
- 1½ tsp. vanilla extract
- ¾ cup boiling water

#### Frosting

- 1½ cups unsalted butter (room temperature)
- 4½ cups confectioners' sugar
- ½ cup fresh, ripe strawberries, washed, stemmed, and hulled
- 1½ tsp. vanilla extract

#### Directions:

1. Preheat oven to 350°F. First, butter three 9", round cake pans and dust with flour, tapping out excess.
2. Sift flour, sugar, cocoa, baking soda, baking powder, and salt into the bowl of a mixer and beat on low speed. Increase speed to medium and add eggs, buttermilk, oil, and vanilla, then beat about 3 minutes. Turn off the mixer and add boiling water. Beat on high for approximately 1

- minute.
3. Pour batter evenly among the pans. Bake for 30 to 35 minutes or until an inserted toothpick comes out clean. Allow cakes to cool completely before frosting.
  4. To make the frosting, purée the straw berries in a food processor and set aside. Using the paddle attachment, cream the room-temperature butter in the bowl of a stand mixer. Gradually add confectioners' sugar until the mixture is smooth. Combine with the straw berry purée and add the vanilla. Beat until light and fluffy (approximately 3 to 5 minutes).
  5. Frost and stack the cakes; decorate with fresh straw berries. Try adding a dollop of fresh, whipped cream upon serving.

Recipe adapted from Cake 'n Knife

[www.cakenknife.com/chocolate-cake-with-fresh-strawberry-buttercream-frosting/](http://www.cakenknife.com/chocolate-cake-with-fresh-strawberry-buttercream-frosting/)



# JUST FOR FUN

## Monthly Riddle - Don't miss out on a chance to win LUNCH ON US!

**Congratulations to last month's riddle winner, Ron Johnson Sr.!**

February Riddle:

Which one of Santa's reindeer can be seen on Valentines Day?

Last month's riddle:

What do you tell someone you didn't talk to on New Year's Eve?

The answer to last month's riddle: Nothing

**Email** us with your answer; if it's correct, you'll be entered into a drawing amongst other correct winners. We will announce the winner in next month's newsletter, so keep those answers coming. We will draw one lucky winner to win lunch on us!

## Monthly Quote

"Finance is the art of passing money from hand to hand until it finally disappears."

- Robert Sarnoff

## Fun Facts | Interesting, Amazing, Strange, Funny, and Weird

From 1926 through 2015, only 4% of listed stocks were responsible for the overall net gain of the U.S. market. The other 96% collectively matched one-month Treasury bills over their lifetimes.

-ThinkAdvisor

The Norwegian sovereign wealth fund, with assets of more than \$1 trillion, invests the nation's oil and gas windfall. This means that a country of 5.3 million people owns 1.4% of all global equities.

-Bloomberg

The day after the Super Bowl is the #1 sick day every year and a third of all American workers believe it should be considered a national holiday.

-Fox28Spokane

Medicare's prescription program, Part D, paid \$32.5 billion for the top 50 prescribed drugs in 2016. If it had the option of negotiating directly with pharma companies (it's now blocked by law from doing so) and got the same prices as the Veterans Administration, it would have paid \$14.5 billion less.

-TheWeek

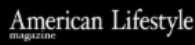
The average age of U.S. investors with \$25 million or more is now 47, an 11-year drop since 2014. As of 2016, 172,000 households were worth at least \$25 million, up from 84,000 in 2008.

-Money

New regulations in Saudi Arabia have ended the "secret divorce," whereby men can end their marriages without their wives knowing. Today, husbands are required to alert their wives by text message if they decide to divorce them.

-Newsweek

John Halterman has been featured on...



The Brian Tracy Show



Jack Canfield's Hollywood Live

### Frazie Wealth Management

701 Chillicothe St. Portsmouth, OH 45662

740.354.9585

[Jeremy@fraziewm.com](mailto:Jeremy@fraziewm.com)

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

Securities offered through Cambridge Investment Research, Inc., a broker-dealer, member [FINRA/SIPC](#). Advisory services offered through Cambridge Investment Research Advisors, a Registered Investment Adviser. Frazie Wealth operates independent of Cambridge.

**\*\*Indices mentioned are unmanaged and cannot be invested into directly.\*\***

STAY CONNECTED

