

# Have a heart-to-heart with Your Finances



Sound silly? After all, your financial information can't talk to you or can it? Every account statement you receive is telling you something about the state of your finances. Depending on how your investments perform, you'll see an increase or a decrease in your investment account balances.

If you've spent more of your savings than you intended, your savings account statement will show it. Day to day, you may not be listening to every little thing your finances are saying. So, at least once a year, you and your financial information should sit down for a "gabfest." Fall is the perfect time because summer's over, the kids are back to school, and the holiday bustle hasn't started yet. If you're ready to talk, these suggestions can break the ice.

**Start the Chat** Before you can assess your investing strategy and determine whether it's moving you closer to your goals, you'll want to review current information about your finances. Gather your most recent bank, investment, and retirement account statements, pay stubs, and a copy of last year's income-tax return. Compiling a list of all your assets and liabilities [including loans, savings, investments, and other debts] will be helpful in your review.

**Talk the Talk** Before you begin, think seriously about your ability to handle investment risk. Your tolerance for risk is an important consideration when you're reviewing your investment choices. If your investment time frame or goals have changed, your risk tolerance may have changed as well. Exposing your portfolio to too much risk may place your retirement savings in jeopardy, while holding too many "safe" investments may prevent you from reaching your goals. Personality Plus Are you conservative, moderate, or aggressive? Knowing the type of investor, you are and the goals you've set for yourself can help you design an investment plan, or determine if the one you've previously created is on track. If you already have a plan but your investments aren't performing in line with comparable benchmark indexes, you may want to consider alternatives.

**Changes in Your Life?** Changes in your personal circumstances [such as marriage, divorce, the birth of a child, job loss, the death of a spouse, or even retirement] may have an impact on your finances and your financial goals. You may need to make changes to your strategy to accommodate new goals, such as funding a child's college education, or making up for a loss of income. Life events may also alter your life insurance needs, so conduct a policy review if your personal circumstances have changed.

**The Same Page or Not?** If you're married, you and your spouse may not have the same goals and expectations or agree on every financial issue. But talking about your differences can help you understand each other's viewpoint and make it easier to compromise. If a compromise isn't possible, consider keeping separate bank and investment accounts, in addition to a joint account, that reflect your individual risk tolerance and investing strategy.

**The Health Factor** What does your health have to do with a financial review? A lot, actually. If you or your spouse were to become ill or disabled and unable to work, or one of you needed special care, where would the money come from to pay your expenses? Part of your financial review should include putting a plan in place to protect you from loss of income as a result of disability or illness. Beyond what your employer may provide, you may want to consider purchasing a long-term disability insurance policy and long-term care insurance or increasing any coverage you already have. Having an annual heart-to-heart with your finances can keep you on track for reaching all your goals.

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## AIKEN NEUROSCIENCE Pain and Brain Pain and Brain Introduces New Regenerative Medicine Treatment



Aiken Neurosciences and Pain Management specializes in treating those suffering from varying types of pain. In November 2015, they announced the use of brand new treatment, Regenerative Medicine, which uses a special injection to treat common areas of pain. "I use Regenerative Medicine to help my patients overcome common areas of chronic pain that they may experience in the spine, back, ankles, knees, or other areas," said Dr. William E. Durrett, M.D., Owner of Aiken Neurosciences and Pain Management. "Mesenchymal stem cell treatment is a step up from typical pain management programs. It's a ground breaking treatment that I believe will help eradicate chronic pain in patients."

The injection consists of a donation of mesenchymal stem cells from the amniotic fluid of a pregnant woman. The donations used at Aiken Neurosciences and Pain Management are accepted from mothers during their second pregnancy who are having a C-section, and who have freely chosen to donate the cells. Mother and baby are monitored closely during the donation process to ensure optimal health for both of them before and after the procedure. Mesenchymal stem cells are known as regenerative cells, and are the building blocks of the human body. These special cells are multipotent, meaning they are able to differentiate into several varieties of specialized cell types with different healing benefits. For example, they can differentiate into osteoblasts, which are bone cells, chondrocytes, which are cartilage cells, myocytes, which are muscle cells, and adipocytes, which are fat cells. "We have treated nearly 100 cases of pain with mesenchymal stem cell injections since last November," said Durrett, "and we have seen an 80 percent success rate of a decrease in pain by 50 percent or greater, and an increase in function by 50 percent or greater."

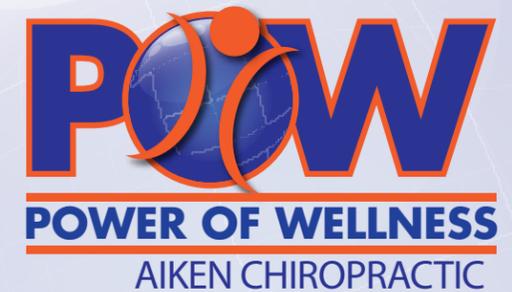
After an injection is given, 400,000 brand new mesenchymal stem cells can differentiate up to 10 million cells in just eight weeks, making it a game-changing treatment option for people looking to be off pain medicines, or who invest in monthly pain injections. One patient treated at Aiken Neurosciences and Pain Management is Sheldon Fishbein, who suffered a back injury that initially left him barely able to walk. "My pain levels, on a daily basis, were anywhere between 7 and 10," said Fishbein. "I finally made an appointment with Dr. Durrett, and the whole procedure took less than 15 minutes. Now, thanks to Aiken Neurosciences and Pain Management, I can move forward with my life." There are no known side effects to a Mesenchymal Stem Cell injection, and with a universal compatibility, the injection will work for anyone.

Treatments are priced by the size of the area receiving the injection, and will last from five to ten years, or more. Currently, insurance does not cover a Mesenchymal Stem Cell injection. Aiken Neurosciences and Pain Management is the first location to offer Regenerative Medicine for pain relief in the area, and one of the only stem cell facilities in the southeast region. They will use a cryogenic freezer to store all donation samples.

Aiken Neurosciences and Pain Management offers treatments for common issues such as migraines, TMJ, or sleep disorders, as well as medically critical issues like brain tumors or strokes.

Their office is located at 420 University Parkway in Aiken, SC and appointments can be made at 803.642.6500. For a detailed list of treatments, contact information, and more, visit them online at [aikenpain.com](http://aikenpain.com) or follow them on Facebook at [facebook.com/aikenpain](https://facebook.com/aikenpain).

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