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Pate and Smith Spring Newsletter

2021



Catch the vision: Reap the rewards!



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We hope you and your loved ones are doing well in these trying and difficult times. We wanted to take a minute and let you know how much we appreciate and value your business and trust in us. We place great value on our clients, and we want to let you know that **we are here for you and your family.**

Here at Pate and Smith Investment Group we are all presently doing well. I would like to mention that in August of 2020, we lost an agent and a good friend that worked out of our office. Frank Anderson died during heart surgery. He is and will be missed. We have also lost some of our dear clients over the past year. They all will be missed as well.

Over the years past I have written newsletters telling you about adventures in Southern Mexico I have been on with my close friend Miguel. Almost every year over the past 30 years I have visited with him in his home in Tulum, Mexico. Tulum is located about an hour and a half south from Cancun. Some years I visited with him several times. I met him the first trip I took to the Yucatan Peninsula in 1991.

He was extremely poor. He collected conch shells, black coral and driftwood along the beach and would turn them into pieces of art to sell to the tourists. I immediately recognized this 5 feet tall Mayan man as having an amazingly good heart. He was caring to all men, women, children, and animals. On the adventures we took through the jungles and into ancient pyramids, discovering blue lagoons, and diving into cenotes (openings into the limestone jungle floor with pools of crystal clear water), he was a caring, patient, and pleasant travel partner. He was like a brother and best friend combined.

It is so sad to report that Miguel Azacora Angel Lopez passed away on September 3, 2020 from Covid. He had become successful in business and personally. He had mastered 4 languages, built 3 different homes, and owned 2 buildings that he rented to businesses. He loved God, family, and friends. Miguel is survived by two daughters Dixie and Mindy. You can tell by the name Dixie that although he never visited, he had a warm spot in his heart for the southern United States. He left me with so many wonderful memories of him and our adventures together. **We swam with crocodiles, followed jaguar trails, got chased by killer bees, detained by soldiers.**



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We climbed and entered ancient pyramids that can no longer be entered or climbed. We caught lobster while diving, then cooked them over a campfire. We visited beautiful lakes, mountains, and waterfalls. We explored some of the most beautiful pure white sand beaches in the world and much more. I will never forget one of the best men I ever had the pleasure to know.

As I am writing this, flags are flying at ½ mast because we reached a milestone. Over five hundred thousand people in the US are said to have died from Covid 19, and millions more worldwide. By now all of us have had a friend, relative or at least someone we know pass away from Covid. It reminds us how quick people we love can be taken away from us. I have hope and faith that we will get to see them again. **The law of Hope and Faith are important for us to try to understand. They are laws of the universe and are just as real as the law of aerodynamics.** Like, by understanding and obeying the law of Aerodynamics, we can be lifted off the ground and allowed to fly, if we learn to understand the law of Hope and Faith great things can come into our lives.

Recently while talking to a client and dear friend I was describing another of the laws of the universe of which I have come to have a degree of understanding. **I have learned to use this law in my life.** That friend suggested I tell you about it in my next newsletter. **The law is the law of a Vision.** It is one of the laws of the universe and one that we all should strive to understand and use in our lives. We know how much it changed our lives when the law of aerodynamics was understood and used to allow us to travel by being lifted off the ground. Remarkable things can happen once we understand and use the law of vision in our lives.

The vision I speak of is not the vision prophets speak about in the Bible. But rather It is a dream, objective or goal with a plan detailing the steps necessary to achieve said dream, objective, or goal. Speaking of this law, **King Solomon said in Proverbs 29:18, “Where there is no vision, the people perish: but he that keepeth the law, happy is he”.**



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It appears very clearly that this is a law, and we should seek to understand it and use it if we want to succeed and be happy. Unfortunately, I have not learned to use this law in every part of my life as I should, but I can give my testimonial of how it has absolutely worked for me in the one area that I have used it. Over the years since I finished my 4 years of military service in 1974, I have designed and build many projects. I love to do physical work and I have realized that I have a small amount of artistic ability.

The following are a few of the bigger projects I have enjoyed designing and building over the years:

- A story and a half addition to my home
- A large kidney shaped concrete swimming pool with a waterfall. I dug the hole for the pool with a skid steer loader and brought in large granite rocks from the Princeton rock quarry for decoration.
- A high efficiency 16 feet fireplace made from cement blocks filled with gravel, laminated on the outside with large slate rock that I hand collected off a rock wall on the banks of the Neuse River in Wayne County.
- A large concrete restaurant with an upstairs open air dining area. It has huge build in concrete planters for hanging gardens on each corner and concrete hand railing. The restaurant design was approved by the city of Tulum, Mexico and is operating as such in Tulum today. I designed this one but didn't actually hands on build it; however, I was there during the first week of construction and oversaw the work.
- A large tree house chalet on the side of a steep mountain overlooking a stream and some of the highest peaks in NC. The treehouse has a bath and a half and can sleep up to 6 people.

When my brother-in-law first saw the tree house his comment was “How in the h... did you do that?” Sometimes when I think about it, I feel the same way.



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The way I did it, and all those other big projects, was adhering to the law of a vision. Here is the way the law worked for me. **I hung a hammock in the spot where I wanted to build it and began visualizing the finished product.** The structure eventually became so vivid in my mind that I could see the four decks and all the steps, including a spiral staircase leading up to the 4th deck and into one of 2 sliding glass doors on the front of the tree house.

Building the decks in my mind was the first step to get to the spot where the building would be constructed. I began visualizing each step and handrail. I went so far as visualizing how to get the materials up the side of the steep mountain then nailing the nails and screwing the screws on the first deck.

When I completed the first deck and the steps up to it, I began visualizing the details of the next deck and steps. I completed all of this in my mind before I cut the first board or nailed the first nail. Then I visualized each step in building the spiral staircase up to the last deck. Next came the treehouse itself.

I had a video running in my brain. I could see the completed A framed tree house chalet, with a living area and kitchenette combination and a full bath. I could see the floating bed cantilevered out over the edge of the mountain, with clear glass ceiling to the stars, snow, and rain. Clearly, I could see the loft bedroom with a ½ bath and storage areas. After I see all of this clearly and start the work it will always materialize.

The law of a vision works! Here is how I have seen the law work for me:

- **The Dream** - I see the finished product so real I can walk up the steps, decks, and spiral staircase and then walk into and enjoy the treehouse even before construction is started.
- **The Steps** - I see in my mind every detail of the construction section by section prior to the actual **work necessary to achieve the job.** Every time I have adhered to the law of a Vision amazing things happened just as I imagined them.
- **The Work** – once the vision is complete my mind pushes me to complete the work.



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We can use this law in other areas of our lives like our financial life. Dream it, plan it with detailed steps, work the plan and have faith that it will materialize before your eyes.

We want to help you catch your financial vision to make your money do what you want it to do for you and your loved ones. We care about you and we want nothing more than to see you walk through our doors then walk out feeling happy and secure about your financial future.

Just as a reminder the following are a few of the ways we can help you:

- 1 Find the best place for your money where it can work hard for you.
2. Help you find ways to save money on some of your highest expenditures like insurance and taxes.
3. Make sure the Insurance policies you have guarantee that they will do what you expect them to do.
4. Shop for you the best **guaranteed**:
 - A. Investments
 - B. Life Insurance
 - C. Cancer, heart attack and stroke insurance
 - D. Disability Insurance
 - E. Long Term Care Insurance
5. Find the best product and the best price.



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Please, if you have not taken time to see how much your money is making in the bank do it now.

The average 1-year CD in the nation is paying .19% that is less than 2 tenths of one percent.

A 5-year CD average is .32%. We can help you get a much higher return on your money.

Be sure to **check out our website**. It is full of **educational and entertaining** content.

Go to:
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Thank You

Ron

