



2018

# SPRING NEWSLETTER

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How could I get into so much trouble on a fishing trip?

Pate and Smith Investment Group

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I'm Sitting here in the Mountains of NC on a beautiful Saturday afternoon, listening to the sounds of the creek flowing through the yard, as it splashes and bubbles along the way. I feel the warmth of the sun and the light breeze on my skin. It is scenes, sounds and feelings like this that help me relax, unwind and move out of the past and the future into the present precious moments we have been blessed with and that I am so thankful for.

As I sit here and think about the things I am thankful for, I want you to know that I am thankful for you! Everyone else at Pate and Smith Investment Group Is also thankful for you. All of us know, there would be no Pate and Smith Investment Group without you.

I am also thankful for my family. My son Chris, his wife Amy and my grandson Trey, recently moved to the farm and we are happy to have them closer to us.

A few weeks ago, my daughter Snow and my two grandchildren, Calin and Cara, visited with us from California. It was great having them home again for a few wonderful days and they left my wife, Peggy and I with many precious moments.

I am thankful for each one of my friends and many of you I consider to be friends. There is an old Chinese proverb that goes something like this; "Friends multiply our Joy and divide our sorrows". This is very true. When I say my prayers I always ask for blessings on my friends, especially those that are sick, hurt or need comforting through their tough times.

Well, as many of you know, I often tell you stories of adventures I have had, being a little adventurous as I am. My daughter accuses me of being obsessed with Southern Mexico. I guess she may be right! I have been going there every year for over 25 years.



Some years more than once, so I have a lot of stories. My daughter doesn't really like that I go so much, because she is afraid for my safety. I feel almost as safe there as I do at home, but there are those occasional times where I may be just a little too brave like the time I got a little too close to the drug cartel.

The story begins with what was a wonderful relaxing trip to Akumal, Mexico. We stayed in a beautiful Casita (Spanish for cottage or little house) on the beach, the aqua blue water gently lapped up to within 25 feet of the front door. If you want to see how beautiful this place is, go to "YouTube" and look up Las Casitas Akumal.

This was one of the relaxing trips. I take both relaxing and high adventure trips. For the relaxing ones, my wife Peggy goes with me. On this one she was there as well as my daughter Snow and another couple, Greg and his wife Patty.

One of the days we were there, Greg and I decided we wanted to go fishing and the girls just wanted to relax and hang out on the beautiful white sand under palm trees in front of our Casita. The beauty there is almost unimaginable unless you have been there and seen it for yourself.

I got up with my good friend Miguel Lopez and he then found a local Mayan fisherman that agreed to take us out for a whole day of fishing on his motorized boat, and for only \$100.00!

As many of you already know Miguel is a native Mayan that has been one of my best friends for over 25 years. We have been going on adventures throughout Southern Mexico and Belize almost every year since.



Our adventure began at what is locally known as “**The Mayan Beach**” near Tulum. This is where local fishermen store their boats. It’s one of the most gorgeous white sand beaches in the world, so there are a lot of sunbathers that hang out there.

Miguel, Greg and I got in the boat and Miguel introduced us to the Captain, who’s name in Mayan means “Horse”. Horse also had a deck hand to help bait the hooks etc. As we left the shore, I could see **the Mayan ruins of Tulum** set high on a cliff overlooking the Caribbean.

The view as we rode out past the Barrier Reef and down the beach was breathtaking, with crystal clear blue water contrasted with the glowing white sand and the Emerald green of the palm trees and other tropical foliage of the jungle. Then I noticed that something was missing.

There was only one fishing rod and two of us planned on fishing. I immediately questioned Miguel and he then questioned the captain. Horse told him in Mayan not to worry, we were going to stop and pick one up on the way.

Now, I know this area! The way we are headed there is nothing there. Its all a part of the Sian Ka’an Biosphere Reserve. There are no stores and no houses for many miles. I was asking myself, where is he going to get a fishing rod? But then I got lost in the present again and in the beauty of the place and just enjoyed the ride.



After we had been riding for about 30 minutes or so, Horse began heading in to shore. I asked Miguel, where is he going? There is nothing here! Then I see something that looks like a hole in the sand dune. As we got closer, it appeared that someone had created a tunnel through the dune, into the jungle. **This looked strange and even illegal!**

The biosphere reserve is very protected. **What is going on?** Horse slides our boat skillfully thru the shallow reef and up onto the shore and tells us to get out. As we walked along I could see the tunnel better. The first part of it looked like a bunker. As we walked inside I noticed a very strong smell of marijuana.

Now, you may be asking yourself “How does Ron know what that smells like “? Well, unlike Bill Clinton who said: I smoked but never inhaled. Well, I inhaled but never smoked. This, might I add, only happened a few times when my rowdy friends were smoking around me.

The tunnel got darker as it went into the jungle. A few feet inside we were stopped by a very rough looking man with lots of jewelry. He handed Horse a fishing rod and we left. As we were walking out of the tunnel back to the boat, I dwelled on the very uneasy feeling that I was having while at this place. I felt like I shouldn't be there.

As we got back in the boat and continued down the coast line we began fishing. We caught numerous fish that day and we kept the biggest ones. I caught a beautiful big yellowfin tuna and Greg caught a nice barracuda.

Miguel is a proficient lobster catcher, so we stopped at what Horse said was a good spot and started diving for lobster.



We were in about 12 to 15 feet of water and it was crystal clear. We would dive down, looking under rocks and coral, trying to find lobsters hiding. When we found one we would motion to Miguel. He had a metal rod with a hook at the end of it that he could pull them out of their hiding places.

It was so much fun being down there with all the brilliant colored fish and coral. If I lived there, I think I could snorkel every day. I was looking forward to dinner. Lobster is one of the few things I like better than fish.

That night we had a delicious meal. We took the lobster and the fish we caught to a restaurant called “Lol Ha” that was only about 100 yards from the Casitas. They cleaned the fish and then cooked us up a wonderful meal. I over ate bigtime that night! I had 3 lobsters, lots of fish and all the trimmings. It was a wonderful day in paradise.

But it wasn't until the following year I found out how close I had been to the Cartel in Mexico.

The next year I was there, I asked Miguel how Horse was doing. He said: “Horse is in jail!” I asked what for? And he said: “Drug trafficking”. He went on to tell me that the place we had gone to pick up the fishing rod, apparently had been a spot where the drug traffickers were bringing drugs in and out by boat.

I'm thinking at this point: “Would the Mexican Federal Police have believed us if we told them we were there just to pick up a fishing rod?”

The Moral of the story is; trust your gut feeling or that still small voice when it tells you that you are in the wrong place or that you are about to do the wrong thing.



I tell our clients that we want you to feel good about any plan that we propose because if you don't feel good about it, then there may be some good reason that neither one of us can see why you shouldn't do it.

However; I can promise you that we will not recommend anything that we do not feel is in your best interest. We have many years of experience and can determine what may be the best plan for you and why.

When you have a financial question, take advantage of our knowledge and experience. There is no fee for answering your questions. This is probably a good time to tell you that thanks to you, we have many clients, and we take the time to serve them well. This means, that despite our sincere desire to meet with each of our clients to talk about and review their accounts annually.

We simply can't. There is just not enough time. However, we invite you to call us **anytime** you would like to meet with us. If you have any questions or if you want to review just call. We will always have time for **you**. So, if you call us annually we will meet with you annually. If you call more frequently we will make time for you.

Hopefully you noticed, we still have the best Guaranteed interest for 2 years and 5 years. We also have the best Guarantees with even higher rates if you want to grow your own personal pension in an IRA or any other type of retirement plan.

We have the best guarantee if you are leaving money for your spouse, children or grandchildren. We will help you find the best investment for your own personal needs. And don't forget to ask us how you can invest Tax-Free. Just call 919-734-4075.



I want you to know how we shop for Life Insurance for our clients. Normally when a client or referral asks about Life Insurance, we go about quoting them several options. Let's say they are looking for \$250,000.

We have a computer program that allows us to shop all the competitive companies. We usually quote the best for \$150,000, \$250,000 and \$350,000 just to give them options.

We also quote Guaranteed life for 10 years, 20 years, 30 years, 100 years and 120 years. This gives them a chance to study their choices.

When they are ready we normally submit an application without money because the final offer from the companies are not actually written in stone until they check medical history. When we get the offers back, we meet with the client or the prospect and present them with the offers.



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Now they are able to make a decision as to how much and how long they want the death benefit and premium guaranteed. This system allows us to get the best price and the best policy for them. If you or someone you know wants a life insurance quote, give us a call at 919-734-4075.

Check out our website at [pateandsmithgroup.com](http://pateandsmithgroup.com) . Again, thank you so much for your trust in us. We are doing our best to keep it. And, thank you for referring your family and friends. We look forward to hearing from you.

Sincerely

*Ron Pate*

