

Should You Worry About Inflation?

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There has been a lot of focus on inflation lately and rightly so: the U.S. has not seen inflation at such high levels since back in the 1970's & early 1980's. It erodes just about everyone's purchasing power (except maybe the ultra-wealthy) so the inflation worries for most Americans are now very real. Question is: what can we do about increased inflation? Luckily, we have some ideas that can help just about everyone out there reading this!

- Make sure your "rainy day" fund has enough for at least 3-6 mos. of living expenses (always important no matter your financial situation!)
- Make sure you have investments in your portfolio that historically have handled increasing inflation well (inflation-protected bonds, commodities, precious metals, stocks that keep increasing their dividends consistently, etc.)
- Try holding off on large purchases (if possible) until inflation cools down (might take a while) and/or really hunt for those deals/bargains and negotiate what you can afford to pay.
- Try increasing your earned income (since purchasing power is going down, you need to bring more \$ in), whether it be a 2nd /3 rd job and/or a side hustle.
- Don't invest in any fixed-income securities for the long-term at the current low interest rates (those rates are expected to rise over time so you'll be stuck for a bit with those low rates).

So, what can we gather from this current scenario? Make sure your investments can weather inflation – whether it be your fixed, bond, or stock investments. A qualified financial advisor who ALWAYS acts as a fiduciary would be the right type of advisor to go over your holdings with you to see what risks you might be exposed to, and give you suggestions on how you could potentially lower those risks.

For some people, inflation may cause an increase in rates would be very welcomed for their bank accounts; for others, it could mean a real need to cut back on large purchases. It just depends on your particular financial situation, so don't feel as if you have no personal control over the decision. Take the time to talk with a fiduciary (like yours truly) if you'd like to see how inflation could impact you. It may open your eyes and/or put your mind at ease.

Find an experienced financial advisor who is ALWAYS acting as a fiduciary, works for an RIA firm, earns his / her money from fees (NOT commissions), believes in having an abundance of investment choices for clients, and has the heart & demeanor of a teacher - NOT a salesman - and chances are you've found the right financial advisor to help you prepare and plan for your future. For more information please visit <http://www.mfadvisers.com>, email marty@mfadvisers.com, or call (570) 760-6524. About MF Advisers, Inc.

MF Advisers, Inc. is a full-service, fee-only RIA firm and fiduciary based in PA & FL specializing in wealth management, investment advice, and financial planning (including retirement planning). With 20+ years of licensed experience, over 10 years of professional education, and an unwavering commitment to improving your financial situation, MF Advisers, Inc. is the advisory firm to best serve YOU. Facebook | Twitter | LinkedIn

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Dallas Borough Announces Spring Cleanup Schedule, Regulations

Dallas Borough Council has announced the schedule for the annual spring cleanup to be held this year May 2 – May 7, 2022 at the Dallas Borough Municipal Building, 25 Main Street, Dallas. The hours of operation will be from 7:30 A.M. to 6 P.M. Monday through Friday and 8:00 A.M. to 2:00 P.M. on Saturday. Spring cleanup is only available to Dallas Borough residents. Regulations will be enforced for the 2022 spring cleanup. Dallas Borough will require all residents to obtain an admission permit for the cleanup and the following fee schedule will be implemented:

- * Cars, SUVs or Minivans require a \$15.00 permit (maximum 5 trips)
- * Pick Up Trucks, Cargo Vans or Utility Trailers require a \$25 permit (one trip per permit /three permit maximum per residence)
- * Large vehicles or trailers over one ton require a \$90 permit (one trip per permit / one permit maximum per residence).

Proof of residency such as a tax bill or driver's license will be required to purchase the necessary permit.

Admission permits will be issued

to the occupants, not owners of Dallas Borough rental units. In an effort to avoid delays at the drop off site during clean up week, residents are asked to pre-purchase their permits at the Borough office or by mail. No refunds will be issued. Residents are reminded that the Borough will not accept household garbage, recyclables including yard waste, toxic or hazardous materials, asbestos, large construction debris, paint/paint cans, batteries, electronics and ashes.

The Borough will accept a limited number of non-commercial vehicle tires at a fee of \$3.00 for each

tire. Bulky furniture items and large appliances require an additional fee of \$5.00 per item. All refrigerators, freezers, air conditioners, and dehumidifiers MUST HAVE DOCUMENTATION that all Freon and other gases have been removed. ACCEPTANCE OR REJECTION OF ANY ITEMS is at the discretion of the Dallas Borough Road Department personnel and Dallas Borough administration.

Questions about spring cleanup should be directed to the Dallas Borough Administrative Office at 570-675-1389.

HARVEYS LAKE AMERICAN LEGION

Stop in and enjoy the May Events at the Harveys Lake American Legion

May 6th: Live music by Random Rock: 8:00 PM
 May 7th: Kentucky Derby Fanciest Hat Contest
 May 20th: Live Music by Flirtin' with Yesterday: 8:00 PM
 May 28th: Memorial Day Parade Around Lake
 May 29th: H/L Legion Memorial Day Services: 10:00AM

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Antiques • Primitives • Vintage Collectibles • Furniture & More

2nd Tyme Around

2613 Memorial Highway, Dallas
 (570) 675-7833

Hours: Thursday through Saturday, 10-5 p.m.

Located next to Wayne's World & Ochman's Coins & Jewelry

