



THE INFINITY HORIZON

An informational newsletter designed with stewardship in mind for those who want to maximize their financial potential.

April 1999

Volume II



It only takes a minute to learn a lesson for a lifetime.

Stewardship Emphasis

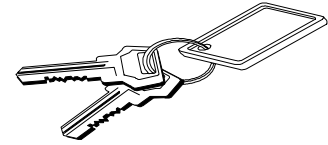
For those who wish to reap a fruitful harvest, they must plant their seeds early in fertile ground.

Plant your seeds now so that you will have the opportunity to enjoy the harvest.



The Keys to Unlock Financial Success

To achieve financial success you can rely on luck or you can take wise action to move yourself closer to your goals. For most, there are no shortcuts to success. The keys to becoming financially successful are actually very easy to understand. In fact, achieving financial success is much like running a race, and if you run it well, you can reach your financial goals.



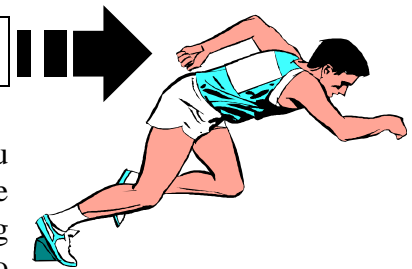
1. Develop a Plan
2. Start Early and Invest Wisely
3. Think Long Term
4. Be Consistent and Flexible

The Financial Plan - Your Roadmap to Financial Freedom

Developing a financial plan is a way for you to put on paper what you want to achieve personally and to see what it will take financially to accomplish those things. It allows you to evaluate where you are and look at where you want to be in the future. Like most anything we want to accomplish in life, an important first step in the process is setting a goal. When you have a goal in mind, you can figure out the steps it will take to reach that goal.

The financial plan is a way for you to document what steps you intend to take. But after your plan has been written you, don't just put it away; instead use it as a reminder of what you need to do as time goes on. With that plan in hand you can review your progress along the way to make sure you are making the right moves towards your financial goals.

Get Started and Run Smart



When trying to reach your financial goals, it is easy to get stuck in the starting block if you don't know in which direction to go. There are a number of reasons why we don't start working towards those goals: lack of available money to invest, not knowing where to invest, or not wanting to take the risk. The decision to not take action is a major pitfall as an investor because in investing, time is most important. More specifically, the time you allow your investments to work for you is critical to you achieving your goals.

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For a free consultation or for more information contact:

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Get Started and Run Smart (cont.)

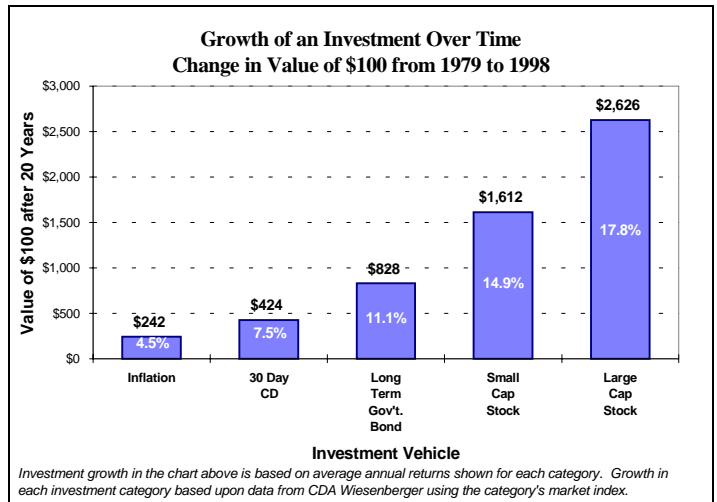
There is a lot of information available to help you determine what decisions you can make, and you want to use all of the resources that are available to you. There are many ways to get from point A to point B, but it is much easier to follow the straight line. Making good decisions will help you to achieve those goals with less wasted effort and allow your time and money invested to work to your best advantage.

Look at the chart pictured at the right, which shows the impact of inflation on \$100 and the change in value of \$100 over the last 20 years in 4 different investment classes. If you had \$100 to invest 20 years ago, but decided that it was not worth the trouble, you would actually be worse off today than you were 20 years ago because of inflation. If you were extremely conservative and only invested in CD's, your \$100 could have grown to \$423, not a tremendous gain but enough to outpace inflation. But if you had invested in Large Cap Stocks, you could have turned that \$100 investment into over \$2,600, a significant gain.

You may not be comfortable investing all of your money in stocks, but it would be smart to invest some money in stocks to take advantage of their growth potential to help you reach your goals. The point to remember here is that whether you are conservative in your risk tolerance, aggressive, or somewhere in between, you need to take advantage of the financial markets to achieve your goals.

Keep Your Eye on the Finish Line

Getting out of the blocks is important, but to win the race you have to keep running until you reach the goal. The nature of investing is that investment values fluctuate over time, sometimes rising and other times declining. Investors who take their eyes off the goal too early and react hastily to short term fluctuations miss out on the potential growth that may come down the line. The rising, falling, and rising again of the stock market in 1998 was a great example of the importance of patience and avoiding a short term perspective. Investments like CD's while less subject to fluctuation, are also by themselves less likely to give you the kind of gains you need in the long term to achieve your financial goals. As you invest in bonds and stocks, which have more inherent risk, you should take a long term view of your investment strategy to go through the fluctuations that can lead to higher rates of return. Maintain perspective and stay focused on the goal.



Keep the Faith and Work the Plan

Now you know what it takes to run your financial race effectively. Develop your plan, put it into action and allow time to work with your investments. Then review your goals regularly along with your progress toward your goals to determine if adjustments are needed to keep you on track to your destination. The advantage of the plan is it gives you something to compare your results against to see if you are on track.

If you are unsure of where or how to start, you may want to get the advice of a professional to assist you in getting started. As the many years of history in investing have shown, the biggest financial mistake you can make is not to participate in the investment process. The second biggest mistake you can make is to wait too long to begin. Take that first step and give yourself the opportunity to make your dreams a reality.

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