

# YES, YOU CAN

IDEAS FOR ACHIEVING FINANCIAL SECURITY AND A MORE MEANINGFUL LIFE.

T H E B E S T I S Y E T T O B E®

SPRING 2007

Stowers Innovations, Inc. helps people *Discover the Good Life!*™

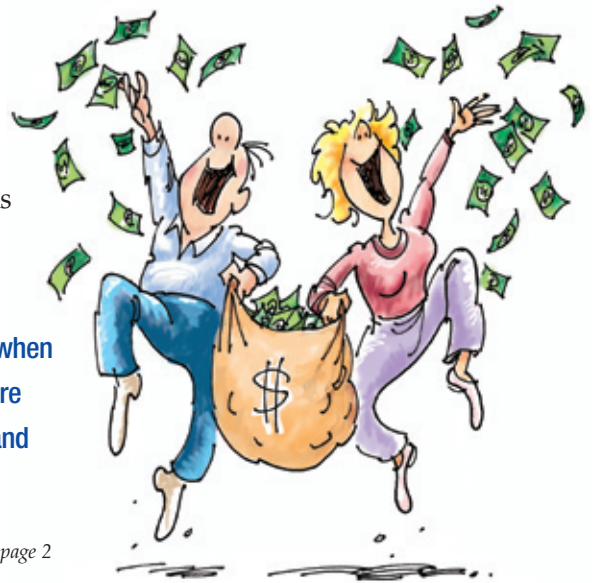
Our concepts and products provide information that makes people aware of how they can live a meaningful life through an understanding of their values, personal relationships, finances, health and mental well-being. Our unique success principles are based, in part, on the beliefs of James E. Stowers, founder of American Century Investments and co-founder (with his wife Virginia) of the Stowers Institute for Medical Research.

## Don't Let Windfalls Get Blown Away

"Easy come, easy go" is not a very good philosophy when it comes to using money that comes through unexpected good fortune. But since it didn't require months of hard work to earn, a windfall can tempt some people to live it up and spend the money frivolously.

James E. Stowers, founder of American Century Investments, is known for using a "common sense" approach to making financial decisions, and that includes the way he handled a windfall. Here's an excerpt from his book *Yes, You Can... Achieve Financial Independence*:

**"My wife Virginia and I decided when we were first married that if we were ever given money, we would save and invest it. Thirteen years into our**



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# The Value of Teamwork

By James E. Stowers

Over time, I became more and more convinced that decisions arrived at as a result of team discussions were more valuable than those made by individuals. No one person alone would have been able to come up with the ideas stimulated by the group. Although it may seem that team decisions take longer to make, unique solutions are more likely to be arrived at by a team.

Working together with such a team of people, all focused on solving the same problem, can be exhilarating. By approaching each day with a passion for whatever we do, work and play feel the same.

James E. Stowers, founder of American Century Investments and co-founder of the Stowers Institute for Medical Research, is a leading philanthropist and author of *The Best is Yet to Be* and *Yes, You Can... Achieve Financial Independence*.



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Alexis Preston, Editor  
Stowers Innovations, Inc.  
4500 Main  
Kansas City, MO 64111

Writers contributing to this issue include: Debbie Hagen, Shelby Hentges, Susan Pepperdine. Illustrations by Paul Coker, Jr.

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marriage, I was unlucky and had an accident. I was pounding a piece of steel with a hammer when a piece of metal broke off and flew into my eye. I should have been wearing protective goggles but I wasn't, and as a result I lost one of my eyes.

My accident insurance policy paid me \$100,000, a large sum of money. My wife and I had decided years earlier that we would invest any windfall money. At that time we had numerous wants, but our biggest want, by far, was financial independence. This is why I invested the money. That investment alone is now worth well over \$1 million. Of course I'd trade it back in a second, if I could, to restore the sight in my eye."

Today he advises other couples to plan how to use any extra money that comes their way, just as he and Virginia did. Here are ideas on how to use typical kinds of windfalls to full advantage:

**Raises or Bonuses** – Instead of using all the money to increase your standard of living, why not consider putting a third of it aside for your future financial independence?

**"Inherit the Windfall"** – Receiving an inheritance sets many people off on a spending spree. In fact, Joe, an estate attorney, points to research showing that a bequest is usually gone in 18 months – no matter how big it was. Instead, he advises clients to invest most of the inheritance for their future. Then they can still buy something, such as a watch or ring, as a lasting reminder of the beloved relative or friend who left them the money.



**Gifts of “Green”** – When you open a birthday card and find a crisp new \$20, \$50 or \$100 bill, your first instinct may be to spend it on clothes or entertainment. Why not make a promise to yourself to put half of it in your emergency savings account?



**At that time we had numerous wants, but our biggest want, by far, was financial independence. This is why I invested the money. That investment alone is now worth well over \$1 million.**

*James E. Stowers*

When you hold your next family meeting, discuss your “windfall” strategy so your kids understand how to handle monetary gifts and use them to gain the most benefit.

“We treat windfall money like it’s income,” says Arnelle in *Yes, You Can... Raise Financially Aware Kids*. “We donate part of it, save some of it in our long-term savings and put the balance in short-term savings to fund our family activities.”

The key is to plan ahead. Then the next time a windfall comes your way, it won’t be “gone with the wind.” ■

## Words from the Wise

It’s fun to dream of the many ways we could use a sudden influx of money. But our Winter edition question, *If you suddenly came into a windfall, what would you do?*, really sparked the imaginations of our readers. The following are just a small sampling of the many heart felt, thoughtful responses we received.

My husband and I have developed what we call the 30/30/30 rule. We always give the first 10% as tithing. With the remaining 90%, we save 30% toward retirement, use 30% to pay down the highest interest debt we have, and have fun with the other 30%. It works great for our family!

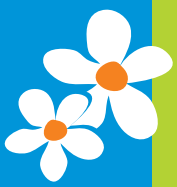
*Tawnee, Riverton, UT*

I would repair or replace all the broken and deteriorated sidewalks in the small village of 600 people where I live. Then I would make a hiking trail out of the Riverside Park here in town and build a scenic river overlook with a gazebo and benches for everyone to enjoy.

*John, Lyons Falls, NY*

If a windfall came our way, I’d pay off all of my husband’s medical school loans. Then we’d be out of debt!

*Tiffini, Surprise, AZ*



# It's SPRING.

## Get Outside and Get Going!



The days are growing longer and warmer. The trees are budding out. Birds are singing. There's something about spring that really is "in the air." Everything and everybody seem to be energized and rejuvenated.

How can you make the most of that renewed energy? Here are some fun things you can do to get out and get going:

- **Take a walk** – And take along a family member, a friend or neighbor you haven't seen all winter...or even your dog! Getting exercise will release endorphins to refresh your spirit while helping you burn some extra calories.
- **Go fly a kite** – Head to a park or an open field with a colorful kite. It's a fun way to enjoy the smell of spring! Grab your kids or a couple of friends and make a day of it.
- **Plant some flowers** – Even if you're not a Master Gardener, you can still enjoy the

beauty of flowers. Head to the local greenhouse or nursery and ask an expert to suggest some plants that are colorful and easy to care for. Be sure to decide in advance if you'll be planting in a sunny spot or a shady one!

■ **Pack a picnic** – Not warm enough yet for t-shirts and shorts? You can still enjoy a picnic in the park while wearing a sweatshirt and jeans. Just grab a blanket and stop by the local deli. Your spouse or significant other will think you're a real romantic!

■ **Wash your car** – And we don't mean at a car wash. Use a little of your own elbow grease. Have your kids – or the neighbor kids – help you so it becomes a team effort. You'll feel much better driving a clean vehicle after months of having dingy dirt caked to your car.

■ **Grab a Frisbee** – A game of Frisbee is a perfect way to get some much needed exercise while having fun with a friend or two. Got a dog? Teach him or her to play catch and you'll always have a Frisbee partner around!

With summer – and swimsuit season – just around the corner, outdoor activities like these will not only energize you but help you start getting into shape. So get out, get going and enjoy spring! ■

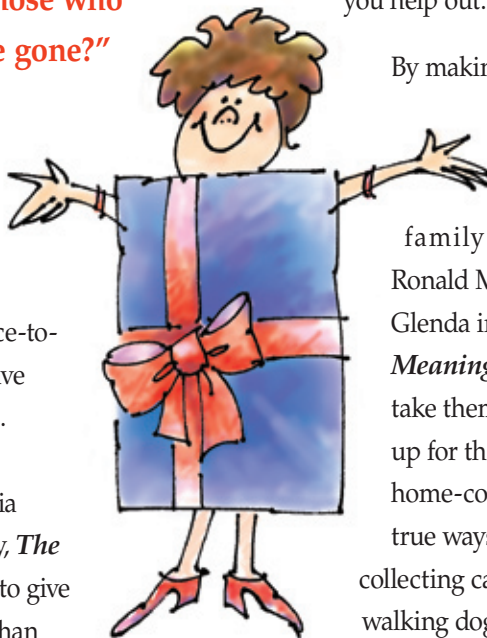
# Helping Others Helps You, Too!

**Sir Winston Churchill, the great statesmen, and winner of the Nobel Prize for Literature, said: "What is the use of living, if it be not to strive for noble causes and to make this muddled world a better place for those who will live in it after we are gone?"**

James E. Stowers, founder of American Century Investments, fully supports that philosophy. He and his wife Virginia, both cancer survivors, found that coming face-to-face with their own mortality gave them a new appreciation for life. "You learn to focus on the most significant things in life," Virginia explained in Jim's autobiography, *The Best is Yet to Be*. "We wanted to give back something more valuable than money to the millions of people who made our success possible," she added.

Their chosen cause – promoting medical research to find cures and treatments for fatal diseases – became the focus of their efforts. Over the past 15 years, they've donated billions of dollars to support medical research. They are definitely bringing more meaning to their own lives as well as hope to those battling deadly diseases, such as cancer, diabetes, Parkinson's, Alzheimer's and ALS (Lou Gehrig's disease).

While most of us don't have the financial resources of Jim and Virginia, we can still make a difference. It's true that "time is money." Many charities depend on volunteers to help with their programs and provide services to those less fortunate. So your time really *is* money when you help out.



By making volunteerism a family effort, you also encourage your kids to develop compassion for others. "Our whole family is involved in cooking for the Ronald McDonald house," explains Glenda in *Yes, You Can... Find More Meaning in Your Life*. "We make meals, take them to the hospital, and set them up for the families so that they have a home-cooked meal." Other tried-and-true ways for kids to help include collecting canned goods for a food drive, walking dogs at a local animal shelter or running a lemonade stand to raise funds for their favorite charity.

Knowing you are needed does wonders for your feelings of self. You'll also have a more positive attitude because your own problems will seem smaller in comparison to those you're helping.

So next time you hear about suffering in the world and think, "Somebody should do something!," realize that that "somebody" could be you. By volunteering your time or money – or both – you can make the world a better place. ♥

# Change Happens:

## Help Your Adult Children Become Good Money Managers

When you became a parent, you became your children's main resource for financial support and education. As they were growing, perhaps you provided lessons about money by giving your children a regular allowance, established savings accounts in their names, discussed the costs of items that were meaningful and helped them understand the difference between wants and needs.

That foundation gave your children direction in managing money. Your children may be adults now, but you still can play an important role in helping them become independent and effective money managers.

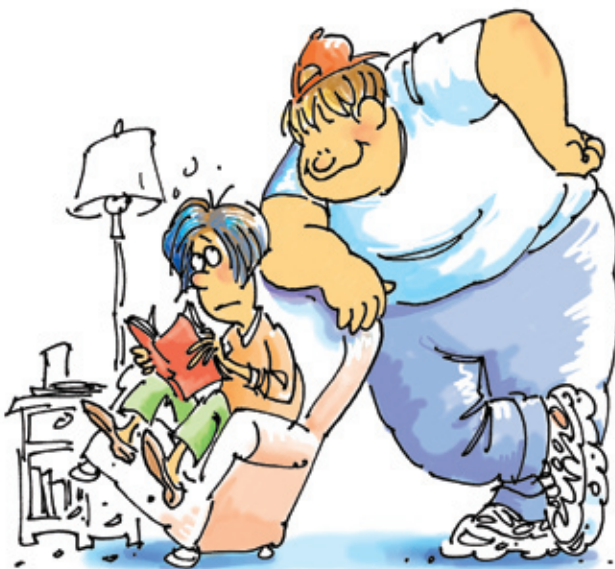
### **Demonstrate, Communicate**

The first step in teaching financial lessons to an adult child is to demonstrate responsible financial behavior. Establish and maintain good financial habits, such as building and maintaining an emergency account, creating and maintaining a sensible budget, and planning and investing for future goals such as retirement or a second home. Share your strategies with your child. Nothing can underscore the effectiveness of successful investing principles, strategies and behaviors better than a real-life success story.

Talk to your adult children about their financial situations. Listen to their concerns and ask about any financial problems they may be having. Don't judge. Instead, share information about your own financial history – the financial mistakes you made and tough financial times you weathered. Learning about your "salad days" might help your children understand the wisdom of living within one's means and delaying gratification, despite easy availability of credit cards.

### **Cover the Basics**

Help your adult child understand the critical investing basics: goal setting, risk, asset allocation and diversification.



■ **Set Goals.** Identify goals, including short-term goals such as building an emergency account and creating a budget and longer-term goals such as paying off student loans or saving for a house.

■ **Understand Risk.** Explain the different types of risk associated with each type of investment. Generally, the greater the risk, the greater the potential for reward. Help your adult children understand this relationship so they can choose appropriate investments.

■ **Allocate Assets.** Understanding asset allocation is critical to your adult child's financial education. Asset allocation refers to how assets are distributed across different asset classes (stocks, bonds, cash). Generally, investors' long investing time frames can allocate larger amounts of their portfolio to aggressive investments, such as stocks, and smaller portions to less risky investments, such as money market securities or bonds.

■ **Diversify.** Spreading assets among different investment styles, asset classes and market capitalization ranges is a time-tested way to balance risk and return (although it does not ensure against loss). Typically, one

type of investment may be in favor when another isn't doing as well, so you benefit by owning a variety.

### **Learn, Invest Early**

Perhaps most important, if your adult children are just starting their career, retirement might be the furthest thing from their minds. But opening an IRA and/or participating in their employer's retirement plan will not only help them by putting their money to work for them right away, but also will provide hands-on opportunities to learn about different types of investments.

Finally, encourage your child to take advantage of the education materials at your local library, bookstore and the Internet. Financial education Web sites such as [investopedia.com](http://investopedia.com), [financial-education-icfe.org](http://financial-education-icfe.org) and [federalreserveeducation.org](http://federalreserveeducation.org) contain comprehensive educational materials covering a range of financial topics. American Century also offers a wealth of educational resources at no charge in the Education & Planning section at [americancentury.com](http://americancentury.com). ■

*Reprinted with permission from **Investor Perspective**, American Century Investments' quarterly investor magazine.*

## *Yes, You Can... Raise Financially Aware Kids*

gains national  
recognition  
with teachers



*Yes, You Can... Raise Financially Aware Kids* has been named a winner of the *Learning*<sup>®</sup> Magazine 2007 Teachers' Choice<sup>SM</sup> Award for the Family. The book, designed to help parents teach their children about money, is published by Stowers Innovations, Inc.

As one of the most prestigious awards presented in the education industry, the *Learning*<sup>®</sup> Magazine 2007 Teachers' Choice<sup>SM</sup> Award for the Family recognizes educational products that excel in the home environment. Judges who are both teachers and parents evaluate the entries based on educational value, originality and creativity, ease of use, and high-interest level and motivation for children.

"We are honored to be recognized as a resource for both teachers and parents as they teach their students and children to become financially independent members of society," said author, Jack Jonathan.

# Failure to Launch

**It's finally here ... the moment you've been waiting more than 20 years for: your child's college graduation. It's time to officially set him free to live independently and make his own decisions.**

## **Is he ready?**

The hit movie, "Failure to Launch," made light of a scenario that is playing out in real life for the families of many recent college graduates who move back in with Mom and Dad. No matter how independent and "on top of things" you think your soon-to-be-graduate might be, it's important to not quit your parenting too soon.

Of course, it's best to prepare your offspring long before graduation. But in case you haven't gotten around to it yet, here are a few additional steps that can help your kids succeed on their own ... and keep them from being permanently camped under your roof!

🕒 **Stress the importance of internships.** Even though they're interviewing recent college grads, employers still expect *some* experience, and the more the better. Internships can be hard to come by and very competitive, but they are also invaluable. They can give your student actual on-the-job experience in his or her field, which will make a very positive impression on a potential employer after graduation.

🕒 **Consider job shadowing as another alternative.** Often, shadowing a busy professional takes nothing more than a friendly phone call. Although the student may not actually do any "real" work, they'll get a little experience, show they're determined to learn more about their prospective career, and possibly make a few important connections.

🕒 **Set up a fixed allowance while your son or daughter is still in school.** It should include rent/housing, utilities and food costs. Allowing students to pay their own bills and learn about budgeting will



give them a better understanding of money management and help them avoid the poor spending habits that can get them in over their heads.

🕒 **Outline a complete monthly money management system before graduation.** Assume the lowest amount your child could earn in his specific field. Next, subtract nondiscretionary expenses from this amount, including taxes, medical insurance, car insurance, rent, utilities and food. Then subtract discretionary expenses, such as entertainment, travel, cable television, internet fees, etc. That way your son or daughter will know what everything costs and be ready to make any lifestyle changes that are necessary.

🕒 **Encourage social responsibility.** Budgeting money for charitable giving is hard to do right out of college. Encourage your student to volunteer for a favorite organization. It is a great way to network, build a resume and give to those less fortunate. Volunteer work can make new grads feel good about themselves, especially in times when the work place isn't as much fun as being a kid.

🕒 **Recommend investing 10% of every paycheck for the long-term.** This will initiate good savings skills and set a platform for retirement.

As exciting as it is for young adults to finally venture out on their own, everything from new jobs to new expenses can be pretty intimidating. Helping your child prepare for the working world won't take away all your worries, but it will help your new grad get started on the right foot. ■

# April Showers...

It's spring, and that means it's the season for showers and weddings. Love is in the air and champagne is flowing, as friends and family come together to celebrate a couple's new start in life together.

Even though you've received a lot of wedding and shower invitations, you don't have to break the bank to buy gifts. Here's how to give thoughtful yet affordable presents:

Personalized bowls can be purchased at the local mall or, with a quick stop at the craft store, you can add your own creative touch to a once generic bowl.

**Shop online.** Shopping online from a retailer where the bride and groom are registered offers several benefits. If you head to your computer right after you receive the invitation, you can view all the gifts they registered for – in all price ranges – and select a gift that suits your budget. What's more, by using the registry, you'll be certain your gift is something the couple truly want and need. After all, they picked it out themselves!

**Make the packaging pretty.** One trick to making any gift special is to take care in how you package it. By adding a personal touch, an otherwise ordinary gift can be spectacular! For example, an inexpensive cookbook may not look like much by itself, but wrapping it with a fun cooking gadget (think spatula or set of measuring spoons) tied up in the bow can add a fun flare.

**A picture is worth a thousand words.** Picture frames are a traditional wedding gift. To touch the hearts of the recipients, find a

photograph that holds a lot of memories for the couple, such as a picture of the restaurant where they had their first date. Get it enlarged and place it in a silver frame. Not only will that make for an inexpensive gift, but it will show you really took the time to make their gift special.

**Help the happy couple relax.** A DVD player may be too pricy, but you can never have too many DVD's. So you might consider buying a couple of romantic movies and packaging them in a personalized popcorn bowl with a bag of your favorite popcorn. It will give the couple a fun and low-key way to relax and rewind after all the wedding craziness comes to an end.

With a little time, creativity and your personal touch, you can give a memorable gift that's both thoughtful and budget-friendly. ■



**Check it Out** *Yes, You Can... Achieve Financial Harmony (Deluxe Edition)* is a beautiful gift that says "I care." Buy your copy at [www.stowers-innovations.com](http://www.stowers-innovations.com) or use the enclosed order form.

# Can Your Money Multiply... Like Bunnies?

Springtime brings thoughts of renewal and growth ... like bunnies multiplying ... and multiplying ... and multiplying.

While bunnies are fuzzy, multiplying your money doesn't depend on "fuzzy math." Through the magic of compounding, your money can multiply, too. In *Yes, You Can... Achieve Financial Independence*, James E. Stowers devotes a chapter to "The Extraordinary Power of Compounding."

"Nature is a wonderful teacher," he notes, using an example of seeds, which, like bunnies, can produce "amazing" results. One wheat seed can produce more than 100 seeds, he explains. "If all of these seeds were not consumed but were planted and



nurtured with tender loving care, they would produce at least 10,000 more seeds of wheat." Mother Nature "can help us understand what can happen when money is allowed to compound over time."

Starting early to save for your future allows you to take full advantage of compounding. Beginning at age 20, for example, investing a little over \$38 a month until age 65, at a modest 6% rate of return, would allow you to take out \$560 a month until your 100th birthday. If you wait until age 40, you would have to put in nearly \$150 a month – nearly four times as much – to get the same return.

Because of the dollar's shrinking value, getting a higher return rate than the inflation rate is also critical. As one example in Jim's book shows, by aiming for an 8% return instead of 6%, you might put in about \$9,000 less but could take out nearly \$64,000 more. It is the value of time plus the "magic of compounding" at work.

While building your own nest egg, pass along your "hard-boiled" financial thinking to your children, too. In *Yes, You Can... Raise Financially Aware Kids*, Jack Jonathan urges you to be a Chief Financial Parent (CFP), getting your offspring interested in "making money on their money."

With young children, you can start by getting them in the saving habit. But choose the bunny principle over the piggy bank. Take a short "hop" over to a bank to help them open a savings account. They'll see how even a small amount of compounded interest will make their money grow. When they become teens, you can help them find higher return rates available through investing and avoid the "harebrained" schemes others will hop onto.

By saving, investing and compounding money, you and your kids will be able to enjoy many seasons to come. Now, that's a "warm and fuzzy" thought! ■

**To  
accumulate  
enough wealth to  
create a nest egg, Jim  
offers these four  
key steps:**

- 1. Start investing as early as possible.**
- 2. Be determined to save on a regular basis.**
- 3. Begin investing with the largest possible sum you can.**
- 4. Reach for the highest rate of return you believe you can safely receive on your money over time.\***

*\*Remember, higher rates of return can also involve greater risk.*

# Buy Used to Use Less of Your Cash

**Judging by the constant barrage of ads we're exposed to, Americans should buy only the latest style of "new and improved" merchandise. But that can be a costly habit, especially when you don't pay cash and run up a credit card balance that you can't pay off at the end of the month.**

The next time you're considering a purchase, ask yourself if the item really *has* to be new. For example, it's advisable to buy a new mattress for health reasons. For safety reasons, child car seats, bike helmets and other protective equipment also should be bought new.

But for other items – especially major purchases, such as furniture, electronics and cars – buying used can save you a lot of money without sacrificing quality or usability.


But you must be willing to take the time to find what you need at a price you can afford.

And, of course, it helps to know where to look. Here are some tips on how to find "pre-owned" bargains that could save you thousands of dollars.



**Learn More**

**For more money saving tips like these, visit our Resource Center online at [www.stowers-innovations.com](http://www.stowers-innovations.com).**



**Furniture and household** items are among the most easily found used items. Start your search in the want ads, at garage sales and estate sales. Online sources that target your specific area, such as craigslist.org and freecycle.org, also are excellent resources for “found” treasures. And don’t be too quick to turn down that hand-me-down sofa or chair from relatives, even if it’s not the right color or has more than a little wear on it. Cover it with an inexpensive throw and use it until you can find just what you want ... at a price you can afford.

**Clothing** is also easy to find in “gently worn” condition, especially maternity clothing and kids clothes. You can avoid spending lots of money on clothes that will only be worn for a few months, advises author Sam Goller in *Yes, You Can... Afford to Raise a Family*. Once your new arrival is here, garage sales are great sources for baby items. Even name brand and designer fashions can be found used at a fraction of the original price.

Thrift shops are always good sources, and some even have sales or special days when you can take off an extra percentage.

In addition to garage sales and thrift shops, be sure to scout rummage sales sponsored by schools and churches. These events usually have a variety of quality clothing because they draw donations from so many people.

**Buying a used car** can save you thousands of dollars. In addition to “pre-owned” cars from dealers or private individuals, consider program cars and demonstrators. “I found a demo model with 4,800 miles on it for \$6,000 less than the sticker price for the same model brand new,” says Lawrence.

#### *Yes, You Can... Achieve Financial*

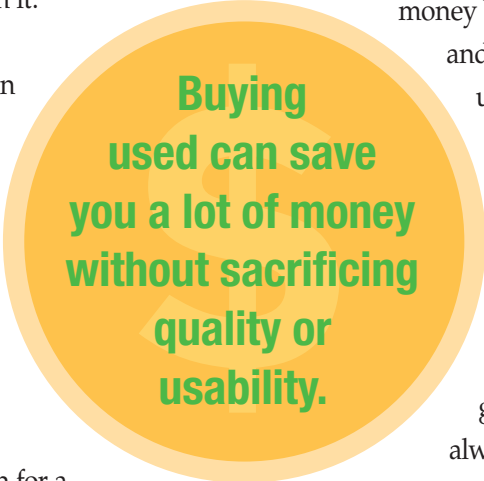
*Harmony* advises that couples can save money by selling their second car and “living with only one, or using the money to buy a lower priced used car and investing the difference.”

**When buying electronics**, it is actually better *not* to be first.

“Being a pioneer is not a good thing because there are always problems with the first generation of electronics,” says Howard, a software designer.

He recommends buying “refurbished” computers, ones that were returned to the factory within 30 days of purchase and checked for any problems. The remaining warranty is usually transferable. “I’ll never buy a new computer again,” Howard says. “I save thousands of dollars and have never had a problem with any used electronics I’ve bought.”

So before you buy anything new, consider first whether you could get it second-hand. It’s an idea you could easily get “used” to. ■



**Buying used can save you a lot of money without sacrificing quality or usability.**

# Yes, You Can...



\$29.95

## The Best is Yet to Be

By JAMES E. STOWERS AND JACK JONATHAN

Jim Stowers' autobiography offers a behind-the-scenes perspective on the success of American Century Investments and the foundation of the Stowers Institute for Medical Research.

You'll discover how he developed the ideas and beliefs that carried him from the pilot's cockpit, to medical school, to the heights of the financial world, to the leading edge of bioscience. But this book is more than Jim Stowers' account of his life and career achievements. It's also a blueprint for how *you* can turn *your* dreams – about your life, your career and your finances – into reality.

**"The story of Jim Stowers, Jr. is an inspirational lesson for all of us that we can accomplish great things if our focus is not on ourselves, but on helping others."**

*John C. Danforth,  
Former U.S. Senator and U.S. Ambassador  
to the United Nations*

## Yes, You Can... Achieve Financial Harmony

By SAM GOLLER AND DEBORAH SHOUSE

It's never too late (or too early) to learn how to talk openly about money. But where do you begin?

*Yes, You Can... Achieve Financial Harmony* invites couples to address differences over finances with common sense, good communication and a dash of humor. You'll discover:

- The pros and cons of combined finances vs. separate accounts;
- How to set up a budget and determine your investment strategy;
- Why you should avoid credit card debt and proven ideas to eliminate it.

Whether you're engaged, newlyweds or have been married for years, this book can show you how to avoid conflicts about money.

Or, buy the Deluxe Edition, with leatherette cover and gift box, as the perfect gift for any couple.



\$24.95



\$19.95

**"This is a great guide on the basics of finances in married life. It should be required reading with every marriage license."**

*Rebecca Frame,  
married 10 years*



\$19.95

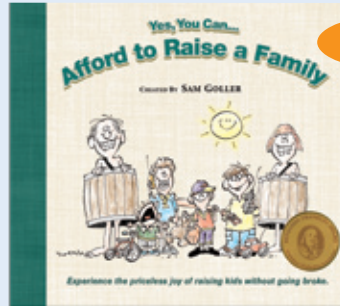
**“This book offers a nice balance of intellect, stories and opportunities for reflection. A joy to read!”**

*Sharon Blevins,  
leadership consultant*

## Yes, You Can... Find More Meaning in Your Life

By JACK JONATHAN AND SHEELAGH G. MANHEIM, PhD

If you're so busy *living* your life that you're not sure you're *enjoying* it, this book is for you. The authors offer practical ways to enhance the five essential aspects of a happy life: positive attitude, physical well-being, financial well-being, social well-being and a passion for knowledge.



\$19.95

## Yes, You Can... Afford to Raise a Family

By SAM GOLLER

**“It’s refreshing to find a personal finance book that helps us get our finances in order and strengthen our family bonds.”**

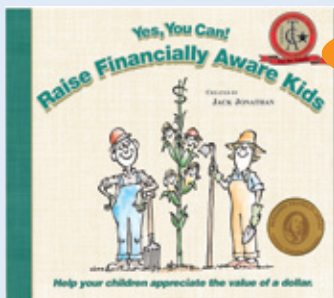
*Nancy,  
mother of three*

Raising a family is one of the most joyful experiences in life. One of the most expensive, too. This book will help you decide what goals are most important for your family and show you how to put a plan in place to achieve them.

Start getting your family finances in order, so you can focus on what's truly important – each other.

**Call 1-800-234-3445**

**or use the enclosed order form to place your order**



\$19.95

## Yes, You Can... Raise Financially Aware Kids

By JACK JONATHAN

**“Chapter 3 (Allowances) alone is reason enough to buy and read this book.”**

*Andrea,  
mother of one*

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