

# YES, YOU CAN



IMPROVE YOUR FINANCIAL POSITION AND ENJOY A BETTER LIFE.

THE BEST IS YET TO BE®

FALL 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.*

## Which is Scarier... Ghosts or Investing?

Halloween has become a MUCH bigger holiday in recent years. Perhaps it's because so many Americans believe in ghosts and goblins – the spooky and the unknown. With so many people being scared of the “unknown,” is it any wonder so many are also genuinely afraid of investing?

It's true. Many Americans think of the stock market as a big “unknown.” They don't understand how to read the financial charts in their daily newspaper.

What's more, they've heard horror stories about companies like Enron and Tyco where employees lost their entire retirement savings in a matter of months. They don't want it to happen to them.

As a result, these “scared” investors often opt for strictly “safe” investments like a traditional savings account or a Certificate of Deposit.

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# The Future is Yours if You Value Your Time

By James E. Stowers

It is the disciplined use of time that enables you to be successful. The goal is not to keep track of how much time you spend doing certain things. Rather, the key is to develop the habit of creatively using your time.

It is necessary and valuable to take time out to think or dream. Likewise, time to enjoy friendships or to learn something you are passionate about is time well spent.

Life is not a sprint; it is a marathon race. A marathoner will become a champion because of his ability to pace himself so he still has energy left at the end of the race. So, too, time can be your best ally when you pace yourself and use it well to have a rich, full life.

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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The trouble with these options is – with today's rate of inflation – they are not able to keep ahead of the shrinking value of a dollar.

In order to protect their savings and help them grow, timid investors must simply overcome their fears and develop confidence about investing. Fortunately, today there are a tremendous number of resources available that can help novices get started. And since the best way to get rid of the "fear" of investing is to start by educating yourself, here are some things you can do.

## Start by reading.

There are many excellent reporters who write easily understood pieces about personal investing. Check out the ones in your local newspaper, subscribe to a financial e-newsletter or pick up a book at your local bookstore. One excellent source is *Yes, You Can...*

## *Achieve Financial Independence*

by James E. Stowers, founder of American Century Investments. In it, Jim gives invaluable, common sense advice to aspiring investors.

## Check out free investment "tools."

There are a myriad of investment calculators available online to help you determine how much you'll need to retire comfortably. Or you can use the Financial Analysis CD that comes with *Yes, You Can... Achieve Financial Independence*. It helps you think about your long-term financial goals and things you can do to get started on a plan.



Either way, you can begin to get comfortable with some basic investment terminology and start to assess what your long-term needs will be.

### Meet with a financial professional.

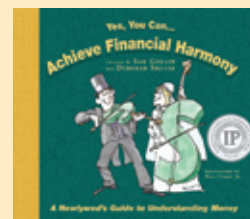
If you explore mutual funds, you can often meet with an investment advisor at no charge. Many mutual fund firms offer advisors to help you, either in their offices or on the phone.

### The bottom line? Commit the time!

Starting an investment program doesn't have to be scary, but you do need to commit some time to get started on the right path. Take the fear out of investing by spending a few hours now – to read, to explore financial tools and to talk with an investment advisor. It could pay dividends for many years to come. ■

**Learn more** about investing and improving your financial position by visiting our **Resources & Tools** section at [www.yesyoucanonline.info](http://www.yesyoucanonline.info). It contains tips, calculators and downloads designed to help you plan for the future.

## Book on Newlyweds and Finances Wins Independent Publisher Book Award



*Yes, You Can... Achieve Financial Harmony* was named a Silver winner in the 2007 Independent Publisher Book Awards (IPPY). The

book, which helps newlyweds align their monetary values and beliefs to create a thriving marriage, won in the category of finance/investment/economics.

The IPPY Awards recognize those who exhibit the courage, innovation and creativity to bring about change in the world of publishing. This year, experts from various literary fields reviewed 65 categories. Entries were judged on content, originality, design and production quality, with emphasis on innovation and social relevance.

"It is an honor to be recognized as a resource for couples who want to build their marriage on a solid financial foundation," said co-author Sam Goller. "Striving to achieve financial success doesn't have to be stressful, but it takes determination and commitment!"

## Words from the Wise

Stores are a great place to look for Halloween costumes if you are wanting to dress as a witch, vampire, superhero or princess. But if you want to be truly unique this year, why not take a hint from our readers and create something from materials you have on-hand?

When I was a kid, a friend and I went as a pair of dice. We took large boxes that we had around the house and cut out holes in one end for our head and holes along the sides for our arms. We painted the boxes white and added black circles in the dice pattern. It only cost us the price of white and black paint. We got tons of comments on it and it was cheap and quick to make!

*Suzanne – Chesaning, MI*

First draw a capital P on a standard sheet of poster board and decorate it with markers or paint. Then cut out the P and punch two holes in the top of the letter and make a necklace out of it using yarn or string. Finally, use any type of black make-up you have and put it under one of your eyes. You are then dressed as a black-eyed pea.

*Patty – Mobile, AL*



# Get a Good Night's Sleep ...

**The time worn joke is that to cure insomnia, you should simply get a good night's sleep. Following that advice may be difficult, but it's certainly worth the effort.**

Research has shown that people who routinely don't get enough sleep are more likely to develop high blood pressure and diabetes. And even a few nights of sleep deprivation make it harder to fight off infections. By contrast, getting eight hours or more of shuteye increases your work performance and mental acuity while decreasing irritability and the likelihood of depression. Getting a good night's sleep regularly can even slow the aging process.

Now it turns out that sleeping well can help you lose weight, too. In a 16-year study of 70,000 middle-aged women, those who slept an average of five hours or less were much more likely to gain a "significant" amount of weight than women who slept for seven hours or more. Research on men has found similar results.

One reason, researchers believe, is that lack of sleep affects body rhythm and the way insulin and glucose are metabolized – major factors in gaining weight. Raiding the refrigerator at 2 a.m. might also account for some extra pounds!

Being overweight can also contribute to sleep apnea. Left untreated, sleep apnea damages the heart and leads to daytime fatigue – the cause of an estimated 18 percent of fatal car accidents.

In *Yes, You Can... Find More Meaning in Your Life*, authors Jack Jonathan and Sheelagh G. Manheim, Ph.D., emphasize the importance of sleep to maintaining a healthy mind and body. Their tips on getting a good night's sleep include:



**Avoid caffeine.** In late afternoon stop drinking coffee, colas, tea or foods with caffeine.

**Avoid large evening meals.** Also avoid meals heavy with grease or spices. A growling stomach can keep you awake, too, so eat a few crackers if you're feeling hungry at bedtime.

**Limit alcohol.** It may make you drowsy, but it can also disrupt your sleep in the middle of the night.

**Exercise regularly.** If you exercise in the evening, be sure to give your body at least three hours to recover and cool down before bedtime.

**Establish a routine.** Allow time to unwind, dim the lights and maybe take a relaxing bath. Go to bed and get up at the same time each day, even on weekends.

**Don't read, work or watch TV in bed.** Also avoid the computer for at least an hour before going to bed.

**Make your bedroom dark, cool and quiet.** Since even small amounts of light can disturb

your sleep, turn your alarm clock away from you so the LED light won't keep you awake. A sleep mask also helps.

Instead of counting sheep, think of four names that start with "A," then "B" and on through the alphabet. It works by taking your mind off of your worries. Also try getting more comfortable bedding, especially a fluffy pillow. Then sprinkle on some sleep-inducing lavender water or vanilla scent.

If you aren't asleep in 20 minutes, go to another room and do something passive, such as reading or listening to relaxing music, until you feel drowsy.

What about daytime naps? A 20-minute "power nap" between 2 and 5 p.m. can be re-energizing. It's certainly better than the brief energy spurt you'd get from a calorie-packed candy bar.

Shakespeare wrote sleep "knits up the raveled sleeve of care." So tonight, start a routine that will lead to many nights of restful, care-free slumber. Sweet dreams ... ■

**Find out more** about physical well-being in **Yes, You Can... Find More Meaning in Your Life.** Buy your copy at [www.stowers-innovations.com](http://www.stowers-innovations.com) or use the enclosed order form.



# How to Marry Finances When You Say

## “I Do”

**When you marry, you share your dreams of a future together. You’ll also be making financial decisions together. Sharing finances can be a challenging and frustrating experience, unless you openly talk about your attitudes toward money and develop a joint financial strategy.**

### ■ **Talk About Your Financial Status**

First, talk about whether you’re a spender or a saver to learn more about how each of you approaches money. Be honest with your spouse about whether you’re bringing debt into the relationship or have to pay maintenance and/or child support to a previous spouse.

**Here are some ways you can share your financial picture:**

- Discuss your net worth (assets minus liabilities). Provide a list of assets, such as IRAs and insurance policies. Also list liabilities, such as credit card debts and student loans. It may be awkward to discuss your finances, but open communication will get your marriage off to a good start.

- Exchange credit reports, so you both have full disclosure of each other’s financial health. Go over your reports together and then develop a

joint plan for paying down any debt.

- Discuss your credit scores. If you apply jointly for credit cards, auto or mortgage loans, both of your credit scores will influence the interest rates you’ll pay on loans.

### ■ **Decide How You’ll Track and Pay Expenses**

Communicate openly about how you’ll set up accounts for expenses, decide who will pay bills, and most importantly, create a budget to cover expenses.

Many couples put money into a joint checking or savings account to cover household expenses. For a joint expense account, you’ll want to use one that’s easily accessible, allows you to write checks, set up automatic withdrawals or pay bills online. If it’s a second marriage, it’s not unusual for couples to have both individual and joint accounts. Figure out what works for both of you to minimize

disagreements. Keeping an individual account, for example, gives you more control over your own spending decisions, while allowing you to contribute money to paying joint expenses.

List your fixed items, including spousal maintenance and child support payments, if those apply, in addition to your mortgage, groceries and other monthly expenses. Then discuss how you'll budget for discretionary items, such as vacations, gifts and entertainment. It's important to periodically review your budget. It's not always easy, but it's important to stay on top of it. Set aside a regular monthly time to discuss expenses and how your budget's working.

### ■ **Establish Joint Investment Goals, Diversify**

Once you've created a practical, day-to-day strategy for managing monthly expenses, prioritize long-term financial goals, such as saving for your retirement and your children's education. And, decide on short-term goals, such as buying a house or a new car. Those purchases may be necessary right away if you're combining families. Agree on the amount you'll invest toward each short- and long-term goal, which may mean compromise. Meet in the middle on the amounts to invest for each goal.

For all of your investing goals, talk about your time frame for reaching each goal, the different views you may have toward taking investment risks, and then choose the vehicles, such as mutual funds, to invest in to help reach those goals.

If you both invest in a 401(k), IRAs or other retirement accounts, review those accounts to see if you have a good mix of stock, bond and money market investments. Between the two of you, your portfolios could be over-weighted in stocks or stock mutual funds, for example. You want to have a mix of investments to even out overall portfolio risk, although diversification cannot ensure against loss.

### ■ **Pick a Non-Emotional Time to Talk**

Whether you're concerned about how you'll pay everyday expenses or want to plan for your financial future, make sure you talk to your spouse about what's on your mind. Choose a non-emotional time to talk, so you can decide on strategies for meeting all of your important financial goals. ■

*This information is for educational purposes only and is not intended as investment advice. Reprinted with permission from **Investor Perspective**, American Century Investments' quarterly investor magazine.*

# Tracking the Runaway Dollar

In *Yes, You Can... Achieve Financial Harmony*, authors Sam Goller and Deborah Shouse tell about the eye-opening experience of a married couple who discovered \$100 mysteriously missing from their bank account.

Neither Diane nor Fred had any idea where their money had gone. To find out, Diane suggested carrying a small notebook to write down each expense, no matter how minor. It didn't take long for the "light bulb" to go off for each of them. After just one week, they found that they had frittered away well over \$100 on easy-come, easy-go purchases such as espresso, candy, magazines and lunches out of the office. Fred was frequenting a fast food drive-through for breakfast, which was bad for his health and diet, too.

After having a heart-to-heart discussion about what they discovered, the couple agreed to save money by bringing more food and snacks from home and cutting back on impulse purchases.

After continuing to write down their expenses for another month, Diane and Fred were pleased to find extra money left over in their joint account. They were able to start saving toward a common goal – putting down a deposit on a new home. That gave them a lot more satisfaction than their daily indulgences ever had!

# Celebrate Thanksgiving Every Day of the Year

**Every year at Thanksgiving, Americans take one day to think about their blessings – from the bounty on their plates to the good fortune of living in the “land of opportunity.”**

This Thanksgiving, before saying “thanks” and carving the turkey, go around the table and ask each family member to describe one thing they are especially grateful for. The responses are bound to be enlightening and will make the occasion more meaningful for children and adults alike.

Another good way to express your gratitude at Thanksgiving is by sharing. Donate to a food bank or other charity that provides meals to those who are homeless or disadvantaged.

Consider inviting someone who may be alone on Thanksgiving to join in your celebration. “The year I got divorced, I had no family in town and no place to go on Thanksgiving,” recalls Margie. “I was delighted when a friend recognized my situation and invited me to share dinner with her family.”

Thank-you notes are obviously a good way to show your gratitude for a gift or kind deed. Go a step further by thinking of the people in your life you are most thankful for. Then write down some of the things they have done for you and how they have changed your life. Send the letter or, even better,

take the person to dinner and read your tribute aloud.

Thanksgiving shouldn't be the only time of year you should count your blessings. Developing a year-round “attitude of gratitude” is just one of the recommendations in *Yes, You Can... Find More Meaning in Your Life*, by Jack Jonathan and Sheelagh G. Manheim, Ph.D.

James E. Stowers, founder of American Century Investments, is a good example of how being thankful can add more meaning to life. In his recent book, *The Best is Yet to Be*, he quotes the poet John Donne, who wrote: “No man is an island, no man stands alone.” Recognizing that he didn't achieve success on his own, he expresses his gratitude to his parents, his Uncle King, his teachers, his employees and many others – especially his wife Virginia.

“Before my father died,” Jim says, “I am not sure whether I had ever thought about how much I truly needed other people in my life.” Now he makes it a point to give thanks – and to give back to others

through the Stowers Institute for Medical Research.

As the great humanitarian and Nobel Peace Prize winner Dr. Albert Schweitzer said, “Tell yourself to feel and express gratitude ... it will make you happy, and you will make others happy.” ■



# Keep the Reins on HOLIDAY GIFT-GIVING

Every holiday season arrives with a new “must-have” gift. In 1996 it was Tickle Me Elmo™. In 2006 it was the Xbox 360™.

Again this year, you may feel pressured to spend more than you should buying the hottest gifts. At the same time, you might feel that there is not enough emphasis on “the reason for the season.” Reining in gift-giving can help solve both problems.

Whether you are buying gifts for Christmas, Hanukkah or Kwanzaa, it’s smart to start with a budget and a shortened list. Just because you gave to someone last year, doesn’t mean you have to this year. Talk to some of your friends and relatives and suggest that you stop exchanging gifts. They may be struggling with the same challenge and might welcome the idea.

In addition to saving money, you’ll save time and reduce your stress level. “Every year I had to think up a \$20 gift item for my sister to buy my husband,” says Yolanda. “In return, she came up with a \$20 item for me to buy her husband. About five years ago, we decided to stop. Our husbands didn’t even notice!”

Not every gift has to be a material object. In *Yes, You Can... Raise Financially Aware Kids*, author Jack Jonathan recommends nurturing charitable attitudes and habits in your children. “Sometimes the most thoughtful (and economical) gift that can be given is the gift of one’s own time,” he explains. That’s especially true for elderly relatives who don’t need another bottle of cologne or dust catcher.

Jack suggests having your children create coupon

books. They’ll need seven index cards for each child, staples and decorations such as stickers or markers to create their own drawings.

## *Then help your kids follow these steps:*

- For the front and back cover, decorate two cards (on the unlined side) with colorful designs.
- On the five other cards, they should write:

**To:** Recipient’s Name

**From:** Giver’s Name

**I promise to:** Task to be performed

**Expires:** December 31, 2008

- Ask your kids to come up with gift ideas that fit each recipient’s interests and needs – walking the dog for a dog lover, raking leaves for someone with health problems or reading a book to their great-grandmother. Then have them fill in each of the cards with their thoughtful gift.

- Staple the “coupon book” together with the cover and mail the coupon book or present it in person.

Another gift-giving idea for both children and adults is to make a donation to a favorite charity in someone’s name and mention it in your Christmas or holiday card. Even giving a small donation can be much more satisfying – and do much more good – than running up your credit card debt to buy an electronic gadget for “the man who has everything.”

Using one or two of these ideas will help you keep to your budget and avoid an avalanche of bills in January. Just as Santa Claus keeps the reins on Rudolph, you’ll be able to keep the reins on your holiday gift giving. ■





# Be Picky About the Price You Pay

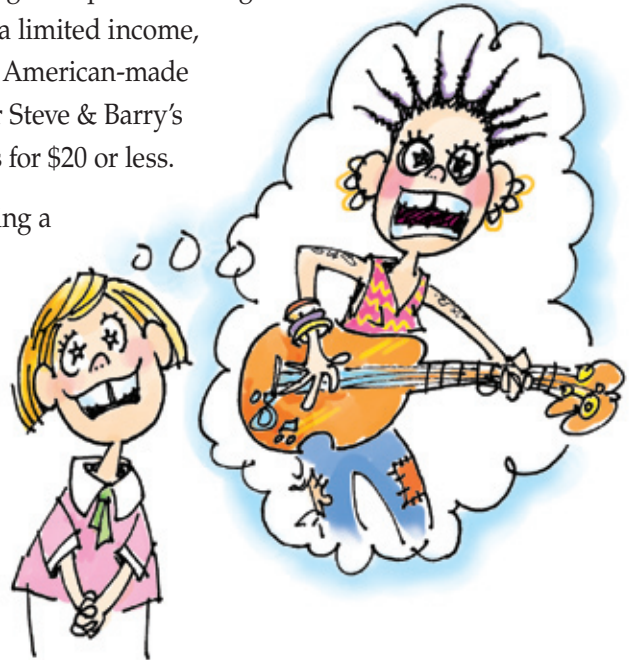
## Celebrities launch affordable fashion lines


**From designer jeans to shoes that cost more than a monthly car payment, fashion trends can be irresistible. But few can afford the high price of high fashion.**

**Luckily, there's a new trend surfacing in the wardrobe world that can easily fit into almost anyone's budget ... affordable fashion.**

One of the largest launches in 2007 for affordable chic comes from the Big Apple style queen herself, Sarah Jessica Parker. The *Sex and the City* star, who redefined the idea of fashion through her blockbuster HBO show, has created a new niche in the fashion world that doesn't cost an arm and a leg. Parker, who grew up as one of eight children in a household with a limited income, has designed a line of quality American-made sportswear called "Bitten" for Steve & Barry's Stores, where everything sells for \$20 or less.

"It's about fashion not being a luxury," she said in a recent interview. "It's really, really important to us that it be good, feel good, have a life, that it makes a difference in your life and that you have money left over to live."





Stephon Marbury, a sports celebrity with another inspirational story, also has partnered with Steve & Barry's to launch a new fashion-conscious line featuring value-priced sneakers. The New York Knicks point guard and NBA All-Star remembers not being able to afford the kind of clothing or shoes he wanted as a child. So he decided to make quality and stylish sneakers available to everyone while also attempting to eliminate the unnecessary status symbol that sneakers create.

Marbury's motivation was to create "a lifestyle for everyone at an affordable price." His Starbury sneakers sell for \$14.98. To prove that the quality of the shoes has not been compromised, Marbury wore his line of sneakers throughout the latest NBA season. No wonder they are flying off the shelves!

Parker and Marbury are two celebrities who appear to understand the value of a dollar. Both of them make millions a year and clearly don't need to be picky about the prices they pay for clothing. So the fact that they are dedicated to making fashion affordable sends a really powerful message about value, especially to young, fashion-conscious consumers.

Other retailers are also jumping on the bandwagon of offering low-cost quality for the everyday consumer. Madonna launched her "M by Madonna" line in March of this year at H&M Stores. She worked with the store's head designer to create a wardrobe of clothing and accessories that represents her personal taste at an affordable price. For several years, apparel designed by Isaac Mizrahi has been sold in Target stores across the country. Most recently, he unveiled his Target Wedding Collection, with prices ranging from \$9.99 to \$159.99.

Finding "designer deals" like these is becoming much easier. Retail chains such as Forever 21 and Old Navy have found their success in taking the latest runway trends and incorporating their own flair for a low price. Outlet stores have also become a goldmine of affordable clothing, shoes

and accessories, from brands like Coach and BCBG to Nike and Adidas.

As Sarah Jessica Parker pointed out, it's important that fashion doesn't absorb your entire budget and that "you have money left over to live." With these new, value-priced lines finally offering consumers the latest fashion for less money, hopefully fashion followers will be inspired to spend their money more wisely. ■

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**Learn More**

**about changing your financial habits in *Yes, You Can... Achieve Financial Independence*.** Buy your copy at [www.stowers-innovations.com](http://www.stowers-innovations.com) or use the enclosed order form.

# The Man Behind Those Clever Cartoons

If you're a fan of the Stowers Innovations series of "Yes, You Can..." books, you'll probably recognize one distinctive trademark that gives each book an identity of its own: the illustrations. But did you know that the man behind those clever cartoons has quite a legacy?

Illustrator Paul Coker, Jr. has been working with Stowers Innovations since the first book, *Yes, You Can... Achieve Financial Independence*, was published in 1992. But Coker's work goes back much further. In fact, his work has most likely been a part of your children's childhood or even your childhood.

In the late 1960's, Coker was asked by TV producer Arthur Rankin, Jr. to create a visual character for "Frosty the Snowman" based on a popular children's book from the 1950s. As a result, *Frosty the Snowman* became a beloved animated Christmas special that has aired on CBS for more than 30 years.

In addition to that timeless snowman, Coker has created cartoons for *MAD Magazine*, illustrations for Hallmark Cards, and other animated characters for TV movies, including *Santa Claus is Coming to Town*.

Jack Jonathan met Coker when they both worked at Hallmark. So, when Jack was helping Jim Stowers write his first book, he knew the person to recommend as a possible illustrator.

"Some of my favorite work with Jim Stowers was that first book," Coker said. "The drawings did what they were supposed to do – add a slightly irreverent

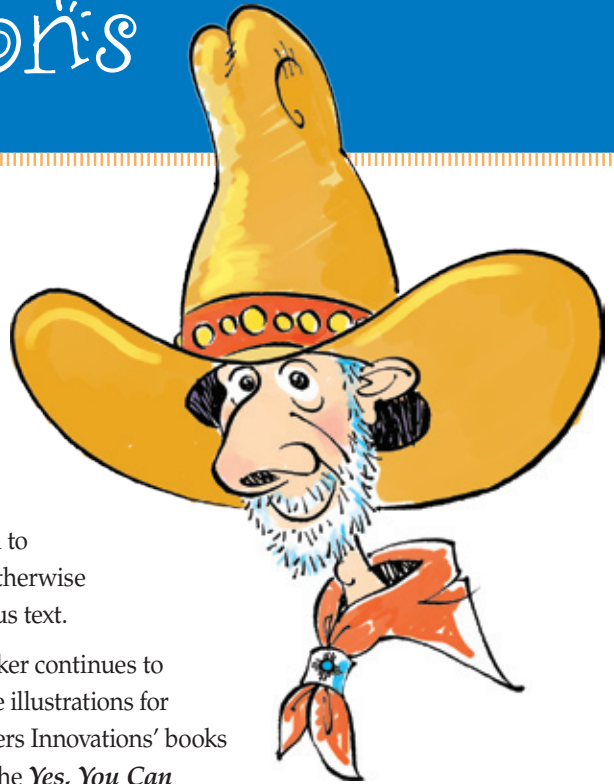
touch to the otherwise serious text.

Coker continues to create illustrations for Stowers Innovations' books and the *Yes, You Can* quarterly publication. After receiving a new book's manuscript or a newsletter's content, Coker reads the material and creates cartoon "roughs" for sections where he thinks an illustration might fit.

"I usually submit several sketches so the team at Stowers has plenty to choose from," Coker explains. "They select their favorites and send them back for me to complete."

Just as he left his mark on *Frosty the Snowman* by adding the signature scarf and top hat with a daisy decoration, Coker always tries to find a way to connect readers to every Stowers Innovations publication with his light hearted illustrations.

Coker concludes. "It's been great fun working on these informative publications – plus I get paid." ■



# Dinner Clubs Focused on “Doing Good”

Dinner clubs have been popular for many years. Typically involving four to ten members, the clubs gather once a month or once a quarter for a shared meal and a good time. Often based on a variety of themes – from “gourmet only” to “wine dinners” and “potluck parties” – dinner clubs take place in homes in virtually every city across the country.

Recently, some dinner clubs have taken on a new twist ... “doing good” by supporting various charities throughout the world. For example, one dinner club gathers regularly to support oppressed women in emerging countries. They come together monthly at a member’s home, and each person brings a dish to share or a bottle of wine to contribute to the meal. The women keep the cost of these “pot luck” dinners to a minimum because each also brings a check for the amount she typically would spend on a restaurant meal. The combined donations are then sent to a pre-selected charity.

So far, the group is proud to have given thousands of dollars to help the struggling women supported by their selected charity.

Another group spread its kindness across the ocean, hosting a lunch to raise funds for Project Independence, which helps support women survivors of war. The luncheon hosts used recipes from the three countries in which the project is operating – Afghanistan, Bosnia and Rwanda – to develop a tasty and unusual menu. Luncheon attendees donated money

for their meals and all proceeds were sent to the Project.

**It really doesn’t take much effort to hold luncheon or dinner clubs that “do good.” Here are a few suggestions:**

- Host a regular potluck dinner where attendees are required to bring a dish to share plus three canned goods to donate to a local food pantry.

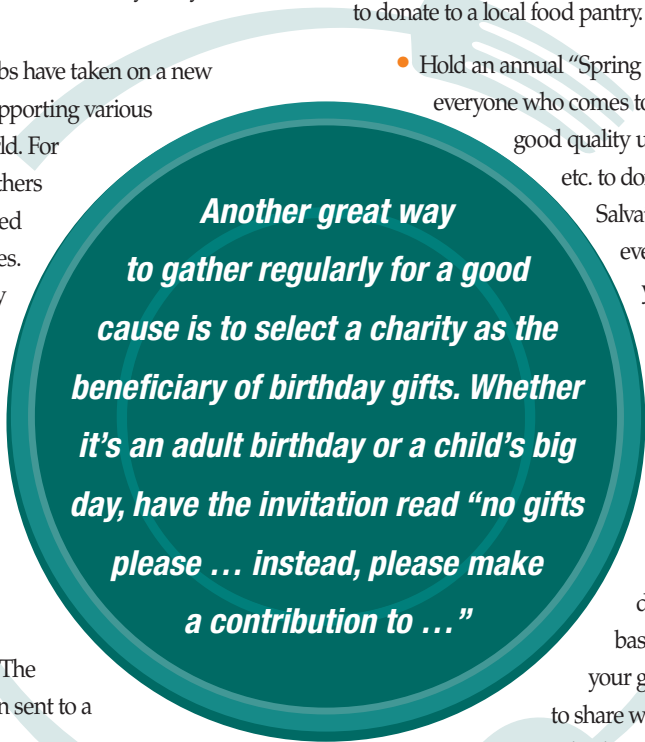
- Hold an annual “Spring Cleaning” party where everyone who comes to enjoy the meal brings good quality used clothing, shoes, toys, etc. to donate to the Red Cross or Salvation Army. Imagine

everything in your house that you don’t wear or use. Now multiply that by 10 friends and you’ve got one successful evening!

- Contact a local soup kitchen or homeless shelter and gather your friends to help serve dinner there on a monthly basis. After each session, get your group together for pizza and to share what you experienced by “giving back.”

- Provide meals to a local shelter on a monthly basis. You and your friends can “cook up a storm” one evening a month, doubling everything you make so that all the extra meals can be packaged and delivered the next day to the shelter. You’ll have fun and provide a valuable service, too.

Taking simple dinner party events and incorporating creative philanthropic ideas can make a big difference. By jumping on this new trend for a good cause, you’ll get a lot more out of your dinner party than just a full stomach! ■

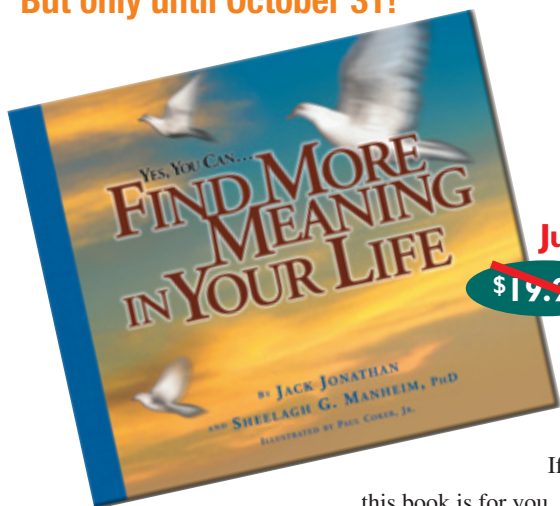




# Wrap up a little joy this holiday season

**Save 50%**  
*on Yes, You Can...  
Find More Meaning  
in Your Life*

**But only until October 31!**



**Just \$9.95**

~~\$19.95~~

## 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~~ Just \$9.95!

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

*Sharon Blevins,  
leadership consultant*

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

By SAM GOLLER AND DEBORAH SHOUSE

Open, honest communication with your partner about money is vital to maintaining a healthy relationship. Whether you're a newlywed or have been married for years, this book shows you where to begin and how to avoid conflict on this emotionally charged subject.

Can you *buy* happiness for the people on your list this year? Well, no ... but for less than \$10, you can give a gift that will show your friends and family members how to *build* happiness into their lives.

**Yes, You Can... Find More Meaning in Your Life** focuses on five key aspects of living and offers practical ideas on how to enhance them. It shows readers how to stop living the "everyday" routine and begin a fascinating journey that can take them where they want to go.

This holiday season, why not give a present that just might change the future for the lucky people on your list? Give them **Yes, You Can... Find More Meaning in Your Life**. And while you're at it, get a copy for yourself, too.

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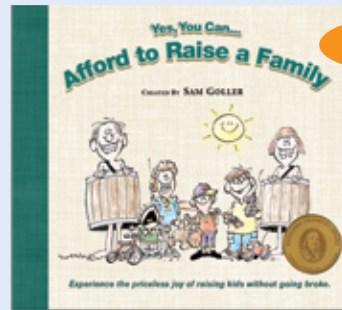
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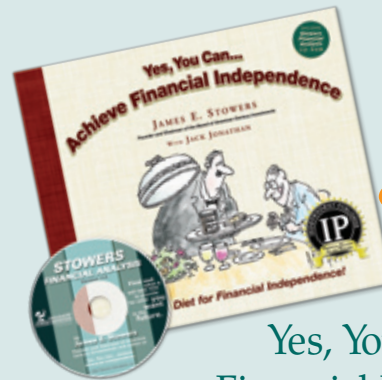
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