

Please Give Us Your Two Cents Worth

Landing the job of your dreams takes more than filling out an application and having the right combination of education and experience. You also need to successfully interview for the job and make a good impression on your potential employer.

For our next issue, we invite you to share with readers of *Yes, You Can* by answering:

What are your secrets for a successful job interview?

If your response is selected to be printed in our Spring issue, you will be credited, and you will be one of the first to receive Jim Stowers' newest book, *Yes, You Can... Reach Your Goals and Achieve Your Dreams*.



Don't wait! Submit your interviewing tips to www.stowers-innovations.com/yycfb by January 30 to be considered.

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YES, YOU CAN



IMPROVE YOUR FINANCIAL
POSITION AND ENJOY
A BETTER LIFE.

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WINTER 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.

Relax, Refresh, Recharge

Experience Renewal to Save Your Sanity

In today's fast paced world of multi-tasking and constant connectivity, we all need a break. Many of us are on call – and therefore under stress – 24/7. And that scenario is not likely to change any time soon.

But to be at our best, we all need a break to “recharge our mental batteries.” Even if we can only get away for a few hours instead of a few days, a mental break from the frantic pace of daily life

can both relax us and renew us ... and help us save our sanity.

But what if you're desperate for renewal but don't have the time – or the budget – to splurge on a week at a luxurious spa in some exotic destination? There are things you can do that cost little or nothing, but still generate a feeling of renewal and rejuvenation.

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In a Hurry to Live a Full Life?

By James E. Stowers

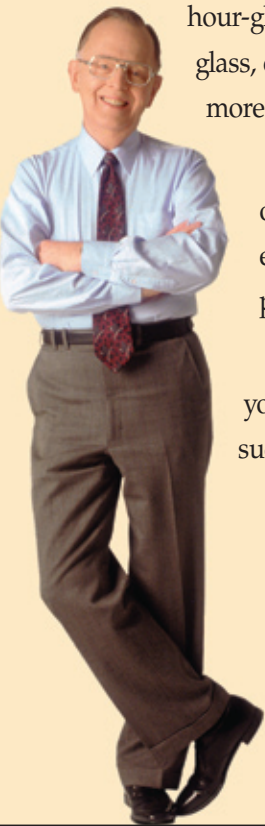
People see their life as a straight line: go to school, get a job, find a mate, raise a family, and retire. But life is really more like an ever-expanding circle of opportunities and experiences.

You'll never have more time left in your life than you do right now. Time is a resource that can never be replaced. Like the sand in an hour-glass slowly filling the bottom glass, once it is used up, there is no more left.

In order to extract the most out of each hour, why not guard each minute as your most precious asset?

Keep in mind, how you use your time will determine how successful you will be.

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, Elaine Kincaid, Susan Pepperdine. Illustrations by Paul Coker, Jr.

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If you only have a few hours:

Take a walk – A long walk in a peaceful, serene setting is a sure cure for beating the stress of everyday life. Strolling through a beautiful park or a public garden can quiet your soul and bring a true sense of renewal.

Play with your pet – Research has proven that pets have a calming effect on their owners. In fact, watching a tank full of fish may lower a person's blood pressure, at least temporarily. Pets not only reduce stress-induced symptoms, they can add years to your life, so find Fido and enjoy some pet play time.

Meditate or pray – Engaging in meditation and prayer have been shown to help people live longer and healthier lives. Meditation and prayer are safe and simple ways to balance a person's physical, emotional and mental states, which in turn can generate a sense of renewal.

Visit a library – Grab a book you've always wanted to read and find a quiet corner. Or hang out in the travel section exploring all the places you'd like to visit one day. You are sure to feel refreshed in a matter of hours.

Explore a museum or gallery – Seek out that art museum you've always wondered about. Spend a few hours wandering through another world. Whether your tastes in art lean toward contemporary, Impressionists or the Renaissance, indulge your senses and enjoy a mini retreat.

If you have a day or two:

Take a road trip – Head to the country or a small town nearby and get a feel for a simpler life. Order a cup of coffee in the local diner. Pick up a copy of the local newspaper. If possible, spend the night in a local hotel or B&B. The stress you left back at the office will be quickly forgotten.

Hold a movie marathon – Sometimes just spending an entire weekend in your pajamas with some favorite movies and plenty of popcorn can totally relax you and help you escape to a world that is far away from your everyday worries.

Indulge in your favorite hobby – Are you a seamstress? Maybe you love biking. Or perhaps you're into scrap booking. If you've got a passion or a favorite hobby, make it an entire weekend event and put your heart and soul into it. Sew up a storm, bike for miles or scrapbook until you can't see straight. You'll be amazed at how much fun you'll have and how relaxed you'll feel afterward.

No matter how much time you have:

Just say no – It is SO easy to over commit ourselves today. Learn to get back that two or three hours each week that you gave up when you said "yes" to yet one more activity. Whether it's volunteering for a committee or helping your alumni association, learn to say "no." As worthwhile as all of those organizations may be, you simply cannot do it all and still stay sane. ■



Words from the Wise

In October, Stowers Innovations proudly launched its new online community, yesyoucanonline.info. It includes helpful tips, informative articles, fun facts, activities for the family and more. Why not give it a try like these subscribers who said:



The website was well organized and easy to read and navigate through. I appreciated the articles being only a click away online.

Freida, Sandy Springs, GA

I personally loved your "Financial Security" section, and especially the "Everyday Money" tips. I do hope that you will update this periodically, because it will entice me to log onto your website often to check it out for useful hints that I can apply in my daily life!

Arlene, Saddle Brook, NJ



Out with the old...

Cut the clutter and make a fresh start

It's the New Year and you're ready for a fresh start. You've made a few resolutions, vowed to start some projects you've put off and promised yourself you would spend more time with your family.

So what's holding you back? Clutter! That's right. If you let your house – and your life – get cluttered, it can zap your strength and sabotage your best intentions.

So before you let the New Year get too far along, take some time to sort through your “stuff.” You'll be amazed at how much better you'll feel and how much more energy you'll have.

Here are six ideas to help you get started:

Tackle one small project at a time – Instead of thinking about tackling your entire house as one big project, pick one or two smaller projects and commit to completing them first. For instance, focus on cleaning out two kitchen shelves this week. Do two more next week and before you know it, your kitchen will be a far more enjoyable place to cook, plus you'll feel terrific about what you've accomplished.

Give yourself a timeline – Have you got a big event or special date coming up that can serve as a goal? Perhaps you'd like to host a bridal shower this spring for your niece or a graduation party for your favorite nephew. Hosting a special event can be a great motivator for cleaning house.

Don't buy more “stuff” for your “stuff” – With department and specialty stores offering a myriad of organizational containers and baskets, it's tempting to shop for those things before you get started. But that only postpones the cleaning process and generates yet more “stuff” to address. Plus, what if the containers or baskets



you buy don't work for your things? You'll be left dealing with even more needless "stuff!"

Time yourself – Have you heard of the 15 minute rule? It's when you commit to spending just 15 minutes at a time on a specific chore – or in this case – decluttering task. Just pick a specific area that needs cleaning out. If you can't finish that area within 15 minutes, it's okay to quit. At least you'll have made progress and developed some momentum. In fact, you'll likely choose to stick with it longer than 15 minutes in order to finish.

Master a method – Having a process or method for decluttering your home or office will help you work much more efficiently. According to www.organizedhome.com, the "Four Box" method

works well. To do this, take three boxes and a large trash can. Mark each box with "Put Away," "Give Away/Sell" and "Storage." Items to be thrown away can go straight into the trash. Allow a few minutes at the end of your session to deal with each box.

Help those less fortunate – When it comes to cleaning out closets, remember that your loss can be someone else's gain. Donating your clothing and household items can be a real blessing to those less fortunate, so don't fret over throwing out the pants you haven't worn in three years, those dishes that you no longer use or that bedspread you thought was outdated.

You'll be amazed at how calming it can be to be free of clutter. ■

Find out more

about de-cluttering your life and setting priorities with your spouse in **Yes, You Can... Achieve Financial Harmony**. Buy your copy at www.stower-innovations.com or use the enclosed Order Form.

50 Years,

2008 marks the 50th anniversary of Jim Stowers' founding of American Century Investments. In honor of this milestone event, here are some of his words of wisdom along with 50 tips for becoming financially independent at different stages of life. These ideas were excerpted from the *Yes, You Can...* series of books.

50 Tips for Financial Independence

For Younger Kids

"If you don't talk to your kids about money, who will?"

1. Develop your role as a Chief Financial Parent (CFP) by talking to your kids about the value of money.
2. Tell them family money stories about your earlier years and how their grandparents handled financial hardships and successes.
3. Be a good role model by letting your kids see you manage the household budget and pay bills.
4. Give them an allowance, so you can teach them to manage their own money.
5. Hold family meetings and let your kids participate in spending decisions for everyday expenses.
6. Discuss the difference between needs and wants and how to pay for them.
7. Take your kids to the bank and set up a savings account for each one.
8. Give them opportunities to earn extra money and let them decide how to use it.
9. Instead of always rewarding them with cash, express your family's values by offering a family outing or other type of reward.
10. Encourage your kids to give some of their money – and their time – to a charity or cause they choose.



For Teenagers

"If you are going to help your kids achieve financial independence, help them understand the need to control their wants."

11. Encourage your teens to earn money by starting a neighborhood service business.
12. If they run out of cash, don't give them more money or an advance.
13. Teach your kids how to comparison shop for brand names, price, quantity and size.
14. Take them to a flea market to see the savings from buying used items – and drive home the benefits of recycling.
15. Let your teens open a checking account and teach them how to balance the checkbook.
16. Allow them to use a debit card, so they can't spend more than they have in their account.
17. If your older teens get a credit card, have them set aside the money spent so they can pay the bill when it arrives.
18. Discuss whether they can handle a part-time job without neglecting their schoolwork.
19. Ask your older teens to serve as your money apprentice for a month, let them be responsible for writing out checks for every bill.
20. Help them set financial goals like saving money to buy a car. Ask them to plan for how they will pay for fuel, insurance and repairs.

For Young Adults and Newlyweds

“First, decide what you want most. Prioritize your wants, and then create a plan that meets your priorities.”

- 21.** Track your expenses so you can see where your money is going.
- 22.** Set up a bill-payment system to avoid late fees.
- 23.** Refinance your student loan and start paying it down.
- 24.** Establish an emergency fund to cover car repairs, medical bills and other unforeseen expenses.
- 25.** Don't charge more on credit cards than you can pay back each month.
- 26.** Get health and car insurance with the largest deductibles you can manage.
- 27.** Take advantage of any matching funds your company offers in a 401(k).
- 28.** Start saving for a down payment on a home.
- 29.** Pay Yourself First[®] – start saving something every month. Even small amounts add up over time.
- 30.** Become a money expert, or enlist the help of a qualified professional, such as a certified financial planner, to help advise you on long-term goals.

For Families

“Each of us must understand our own values, so we can better understand our options for guiding and protecting our family.”

- 31.** Have dinner as a family and share other times together every week.
- 32.** Gather your family for a meeting to talk about priorities and what money means to each member.
- 33.** Consider whether your family could live on one income.
- 34.** Develop a budget together and make each member accountable for money he or she spends.
- 35.** Search for family activities, such as playing, exploring and learning, that can be enjoyed on a limited budget.

36. Involve your kids in buying decisions – everything from groceries to electronics (which they probably know more about than you do!).

37. Establish an emergency fund to cover living expenses for three to six months.

38. Investigate a 529 Plan or other account to pay for college education.

39. Make the most of raises, windfalls and other extra money that comes your way.

40. Continue investing money for retirement so you won't ever be dependent on your kids.

Reaching Retirement

“During your life, you will earn a sizable fortune. Regardless of how much you earn, only what you save is really yours.”

41. Realize that you will not be able to rely solely on Social Security benefits if you want to retire comfortably.

42. Consult with a financial expert to estimate how much more you need to put in savings and investments.

43. Plan to pay off your home before you retire.

44. Increase your emergency reserve to equal six months or more of living expenses.

45. Determine how much of your assets you can allocate each month.

46. Get supplemental health care insurance in addition to Medicare.

47. Determine if you still need life insurance.

48. Review your will every few years and update as needed.

49. Consider buying insurance to cover long-term care and nursing home expenses.

50. Fulfill your dreams! Have fun planning what you want to do in retirement – traveling, volunteering or maybe learning a new language. ■

* Pay Yourself First[®] is a registered trademark of American Century Services Corporation.

Spoiling Kids

Also Spoils Chance for Happiness

The Oxford American Dictionary defines “spoil” as “to harm the character of a child by being too lenient or indulgent.” And if you’ve ever seen a parent give in to a toddler who’s screaming, “I want...I want...I want!” you’ve witnessed “spoiling” in action.

Sadly, spoiling kids also spoils their chances of being happy and fulfilled in life. True happiness comes from giving, not getting, explains Sheelagh G. Manheim, PhD.

Sheelagh believes children should learn to count their blessings instead of the number of toys they can collect. When her kids were little, she tucked them into bed, asking, “What do you have to be grateful for today?”

Teaching your kids to express gratitude is essential to the “unspoiling” process. Whenever they receive a gift, make sure they say “thank you,” then follow up with a handwritten note. Kids too young to write can make colorful drawings of their gifts, a thank you sure to melt their gift giver’s heart.

Sometimes it may seem easier to give in to your kids when they want something “all” their friends have. In *Yes, You Can... Raise Financially Aware Kids*, author Jack Jonathan offers dozens of ideas on how to avoid that temptation while demonstrating that there are limits to what they can have.

When they want to buy expensive, designer jeans, for example, use the opportunity to discuss the difference between a want and a need, Jack advises. “Talk about whether your children feel the jeans are necessary because they have outgrown their clothes (a ‘need’), or whether they’re desired because the jeans are the cool brand that all the other kids are wearing (a ‘want’).”

If it turns out to be a want, have them suggest ways to pay for the purchase themselves. Have they saved money from their allowance? Can they earn money by

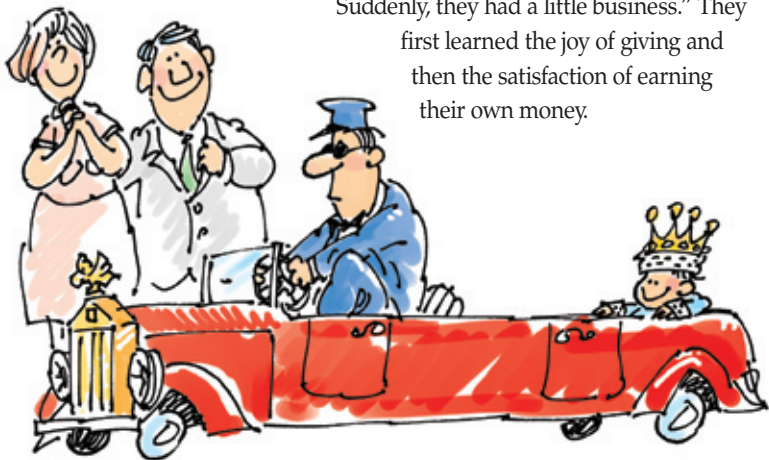
doing additional household chores or small jobs in the neighborhood?

In your role as a Chief Financial Parent (CFP), make a list of larger tasks, such as cleaning the garage, and then “sit together and work out a price for each chore,” Jack suggests. Your kids will learn the important life skills of being resourceful and having a strong work ethic.

Another benefit is that the more hours your kids are doing chores, the less time they’ll spend watching television ads for more things they’ll want to buy!

Darlene, a mother of three, remembers how her kids started by baking sweets to give to an elderly neighbor, and soon were asked to do chores. “The kids made flyers and passed them out in the neighborhood.

Suddenly, they had a little business.” They first learned the joy of giving and then the satisfaction of earning their own money.



Of course, most families expect their kids to do simple chores, such as setting the table, without getting money in return. “It’s each child’s responsibility as a family member,” Sheelagh says. Her own kids have done bigger jobs, such as working in the garden, when they wanted to extra money.

“Just as the twig is bent, the tree’s inclined,” wrote Alexander Pope. So make sure your “twigs” learn that money doesn’t grow on trees – unless they plant them, tend them and harvest the fruits themselves. ■

IT PAYS to Find Other Rewards for Grades

By: Heidi Stevens

Amid the countless school cliques and clubs, most students belong to one of two groups: report card lovers and report card loathers.

Report card lovers view grades as a pat on the back, a tangible sign that their hard work is paying off. Report card loathers view grades as a slap in the face, a tangible sign that their academic struggles are being recorded for all eternity.

Some parents, on a quest to turn loathers into lovers (or ensure that lovers remain so), pay their kids for earning good grades. Makes sense -- reward systems are ingrained in our culture from potty training all the way up to annual bonuses. But is cash the best way to cultivate learning?

Maybe not, say Jack Jonathan and Sam Goller, co-authors of *“Yes, You Can... Raise Financially Aware Kids”* (Stowers Innovations, \$19.95).

Jonathan and Goller say children should be taught that earning good grades is an investment in their own future, not a way to earn money.

But how do you get that message across to live-in-the-moment, marketed-up-to-their-eyeballs kids? First, you define your expectations.

“It’s an issue of rewarding a child for doing what’s expected of that child, versus rewarding a child for something outside of your expectations,” says Goller. “A child’s responsibility is to go to school, to study, to get good grades.”

So while shoveling the driveway might earn a few bucks, an A in algebra would not.

Goller, who has two kids of his own, explains his family’s approach: “They do the best they can on their end

of the deal, which is to bring home good grades, excel where they can excel, accept that they’re not going to be perfect at everything,” he says. “And the reward is that Mom and Dad are proud of them and respect what they’re accomplishing.”

To frame this in a way his 10-year-old daughter can appreciate, Goller equates good grades with power.

“Kids want the feeling of making their own decisions,” he says. “We emphasize that’s one way she can make her own decisions about her future and maintain control of her life. Getting good grades will open doors to schools she wants to attend or careers she wants to pursue.”

That doesn’t mean the A in algebra should go unnoticed, though, which is where Step 2 comes in: Define your rewards.

“It’s OK to acknowledge a job well done,” Goller says. “But you want to make it a reward that will have value far beyond cash value. Something that supports your family’s values — spending time together, maybe a trip to the zoo.”



Jonathan suggests a system where you dole out a token for a job well done. When the child has collected enough tokens, he or she can use them toward a purchase or activity.

This may sound a lot like paying for good grades, but Jonathan says it actually encourages saving and delayed gratification.

“Then the reward itself will have lasting value to the child,” Jonathan says. ■

Suddenly Unemployed: How to Manage Your Finances

Losing your job can be emotionally upsetting, and it can have negative implications for your financial health, as well. Without a steady paycheck, you'll likely face a number of difficult financial decisions. But don't panic. The good news is that there are steps you can take to put your financial house in order and keep you on the road to long-term financial success.

File for Unemployment and Health Insurance

Your local Employment Service Center will be able to help you. To qualify for unemployment insurance, your previous employer must confirm that you were laid off. You can find additional information about unemployment compensation at www.dol.gov.

Most Americans who have health insurance are covered under a group plan through their employer. When the job ends, so does the coverage. But incurring medical bills without insurance could be financially disastrous, so check whether your previous employer will continue coverage for you. You also may be eligible for COBRA, a federal program that may allow you to continue group plan coverage for up to 18 months and in some situations up to 36 months. However, COBRA premiums are expensive, so it's worth comparison shopping. You might find it less expensive to buy a short-term health plan or a high-deductible catastrophic policy on your own.

Reduce Spending, Avoid Debt

Reassess your budget. Add up sources of income, such as severance pay, unemployment benefits, funds from a cash emergency account or other sources of regular income. Then take a hard

look at your expenses and try to identify those that can be reduced or eliminated, such as eating out or childcare and transportation expenses (because now you're home). Consider deferring any major purchases you've been planning, and shop for less expensive car and homeowner's insurance. If absolutely necessary, stop contributions to retirement accounts and any others established for long-term goals to free up cash for short-term expenses.

Avoid accumulating additional debt. Minimize your use of credit cards, and contact your creditors to see if you can reduce or defer payments, extend your payment period or refinance your debt. If your unemployment continues for longer than you anticipate, consider liquidating non-essential assets to pay down debt.

Make Retirement Plan Decisions

Parting ways with your employer means you'll have to decide what to do with your retirement plan assets. Check with your previous employer regarding your options. Typically, you can cash out, roll the funds over into a new employer's plan, or roll the



Suffering the loss of a job can be an overwhelming experience. Research has shown that emotions can range from denial and disbelief to anger, self-criticism and depression. Although these reactions are normal, it's important to come to terms with your situation and decide how to move forward.

Begin by examining why you lost your job. Did your company downsize? If so, did other companies in the same industry do so as well? Ask yourself if you want to stay in the same field, or if perhaps a career change is in order.

Instead of looking at a job loss as a disaster, consider the possibilities that this change may offer. This might be an opportune time to learn new skills or improve upon the ones you already have, to switch careers or industries, or even relocate.

Most important, believe in yourself. In the current economy, job loss is a fact of life, and even the best employees are not immune to layoffs. The key is to remain open to opportunity, maintain a positive attitude and get ready to move on to a new challenge.

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funds over into an individual retirement account (IRA). You also may be able to leave your money in your former employer's plan.

You may be tempted to cash out and use the proceeds to help cover your living expenses while you're unemployed. However, taxes and penalties could take a huge bite out of your withdrawal, and you'll hamper your ability to meet your retirement investing goals.

If you roll over your plan proceeds to an IRA (or the plan of a future employer), you'll avoid taxation and benefit from continued tax-deferred earnings. A direct transfer (from your previous to your new employer or investment manager) may be your best option because it eliminates the risk of violating an IRS-imposed 60-day rollover requirement and requires no upfront federal tax withholding.

Create a Plan for the Future

Clearly, being prepared for financial emergencies is critical to your long-term financial success.

As soon as you're back on your feet financially, begin to set aside money that you can use should another unexpected event that could affect your finances occur. A good rule of thumb is to set aside enough to cover at least six months of your living expenses. If you have family members who are solely dependent on you financially, you might want to work toward accumulating enough to cover one year's worth of expenses in an emergency account.

You'll want to choose a readily accessible account, such as a money market fund, for your emergency cash. Money market funds typically invest in short-term instruments, such as Treasury bills, certificates of deposit and other interest-bearing securities, which mature in less than one year.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Although a money market seeks to preserve the value of your investment, it's possible to lose money by investing in one. ■

Find out more about how to prepare financially for life-changing events in **Yes, You Can... Achieve Financial Independence**. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

TURN OVER A NEW LEAF

Start Your own Book Group

Few things are better than curling up on a cold winter's day with a great book – unless it's getting together with friends to share thoughts about what you've read.

Maybe that's the reason book groups are gaining in popularity. If you're not in a group, why not start your own? Following some simple guidelines, like those on www.book-clubs-resources.com, will help you get off to a good start.

First decide whom to invite. Ask friends, neighbors or members of your faith group, service club or civic organization. About six to ten people who can attend regularly is ideal – enough people to have a lively discussion and not too many for most homes to seat comfortably.

Next you'll need to hold an organizing meeting to decide:

How often to meet – Most groups meet once a month, but you may want to be flexible to accommodate vacations and holidays.

What date and time to meet – Choose a consistent date, such as the second Wednesday each month, so members can mark their calendars for the year. Lunchtime meetings usually last an hour or so. If you meet in the evening, set aside two hours.

Where to meet – In addition to members' homes or businesses, options include libraries, churches,

restaurants or your community organization's meeting room.

How to select books – Your group may decide to read primarily best sellers or classics, fiction from different cultures or a specific genre, such as mysteries. You can also ask the host of the next meeting to bring several choices and let members take a vote.

To save money on book purchases, your group may join a discount book club or decide to wait until titles are in paperback. Members also can save by sharing books, buying used editions and borrowing from the library.

How to discuss the books – It's a good idea to have a facilitator to keep the discussion on track. "Decide on your group's rules of engagement," recommends Deborah Shouse, who facilitates a community book group for *The Kansas City Star* and co-created *Yes, You Can... Achieve Financial*

Harmony. Rules might include keeping comments brief, avoiding personal tangents and ensuring that everyone gets a chance to speak.

"Everyone soon discovers that they're reading a much wider range of books," Deborah adds, "plus the discussions give them a deeper understanding of each book ... and of the world."

Can books bring enjoyment and enhance your life? Find out by turning over a new leaf and starting a book group. ■

Join in The Big Read

In 2005 The National Endowment of the Arts launched an initiative to "restore reading to the center of American culture," bring communities together and encourage reading for enjoyment and enlightenment.

Recently, for example, residents of Cedar City, Utah, and Deerfield, Mass., read Ray Bradbury's classic *Fahrenheit 451*, while people in Charleston, S.C., and Seattle, Wash., read *Their Eyes Were Watching God* by Zora Neale Hurston.

Ask your librarian if your city is participating or visit the Web site at www.neabigread.org. Your book group can then join in the community discussion.

EXERCISE

Your Options When Choosing a Gym

If you're making New Year's resolutions, chances are you'll put losing weight and getting in shape at the top of your list.

The importance of good health to your overall well-being is stressed in *Yes, You Can... Find More Meaning in Your Life*. One chapter quotes Izaak Walton, the 17th century author who lived to age 90: "Look to your health ... for health is a blessing that money can't buy."

One thing money can buy, though, is a membership at a gym to help you reach your weight and fitness goals. But before you sign a contract, do some research and ask a lot of questions.

Location. Location. Location. As with real estate, location is all-important. Research shows that if it takes you more than 10 minutes to get to the gym, your enthusiasm will quickly wane.

"I signed a three-year \$900 contract to get the cheapest monthly price, but they still haven't opened the nearby facility they'd promised," reports Peggy. "Since it takes 25 minutes each way to drive to the midtown location, I can't make it to the after-work classes. I find myself going there less and less."

Peggy also warns about high-pressure salespeople. "They try to sell you the highest priced contract, so unless you push, they won't tell you about their 14-day trial period or the cheaper three-day-a-week option."

You'll probably be offered a tour of the facility, but also ask if you can try out a class free or for a one-time fee. Be sure to visit during the days and hours that you'll be using the facility. "After I joined the gym, I found that it was too crowded and I always had to wait for the equipment," complains Judith. "I never used the rest of my membership."



Here are some additional questions to ask before signing a contract:

- Is the facility clean and well-lit? Is equipment well-maintained?
- Does the atmosphere make you feel safe – even at night?
- Is there background music to help motivate you?
- Is the staff helpful and well-trained? Do they know first aid and CPR?
- Is the gym certified by the American Council on Exercise or the American College of Sports Medicine?
- Do you have to pay extra for classes? Can you get a refund if you have to move?

You can also go a step further and check the gym's financial health. Go to www.consumeraffairs.com or www.ripoffreport.com to see if there are any complaints listed about failure to reimburse members after closings. Or check with the Better Business Bureau.

Once you've done your research, do a reality check and ask yourself if you are really, really sure you have the motivation to go to a gym regularly. If you have any doubts, first test your discipline by signing up for an eight-week class in aerobics, yoga or Pilates offered through your local YMCA/YWCA, community center, or parks and recreation department.

Whatever you decide, now's the time to exercise your options to pump up your fitness level in 2008 – and for many New Years to come. ■

What resolutions will *you* make for 2008?

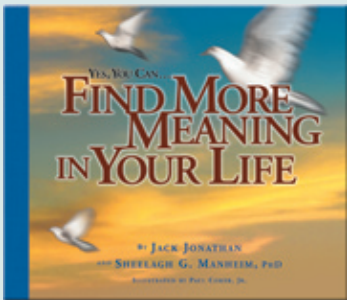
More important, how do you plan to achieve them?

Each New Year brings the sense of a fresh start ... the feeling that you can make real progress in ways that are important to you. But it won't happen *unless you take action*.

That's where the **Yes, You Can...** series of books can help. They cover a range of topics, from practical ideas on improving your finances to how to find more joy in everyday life. But all our titles have this in common: They show you how to set goals and take control of your life.

Start the New Year with a new attitude ... and a plan to make it the best year of your life.

See the Order Form for a special offer that can help you start turning your resolutions into reality.



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

*Sharon Blevins,
leadership consultant*

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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.



The Best is Yet to Be

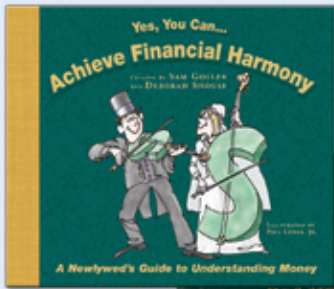
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*John C. Danforth,
Former U.S. Senator and U.S. Ambassador
to the United Nations*



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

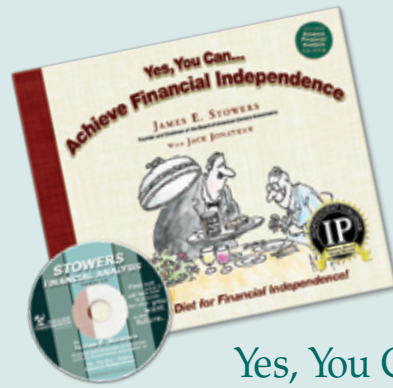
*Rebecca Frame,
married 10 years*



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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.



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Forbes Magazine*

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Yes, You Can... Raise Financially Aware Kids

BY JACK JONATHAN

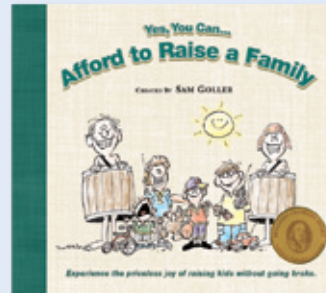
This book gives you all the tools you need to make sure

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

*Andrea,
mother of one*

your kids are learning what you really want them to know about money. It's filled with imaginative exercises that fit their levels of development, from preschool through high school.

Help your kids learn important financial lessons now, while they're young—instead of having to learn them later on, the hard way.



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BY SAM GOLLER

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

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