

YES, YOU CAN



IDEAS FOR ACHIEVING FINANCIAL SECURITY AND A MORE MEANINGFUL LIFE.

S T O W E R S I N N O V A T I O N S

W I N T E R 2 0 0 6

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

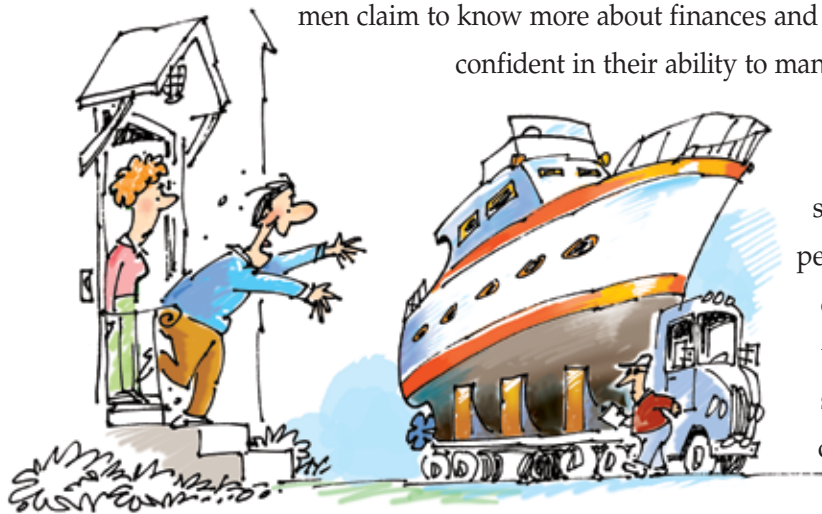
Our concepts and products provide information that makes people aware of how they can live a meaningful life through an understanding of their values, personal relationships, finances, health and mental well-being. Our unique success principles are based, in part, on the beliefs of James E. Stowers,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

National Survey Finds

Men Are Winning Financial Battle of the Sexes

The differences between men and women don't stop with pink and blue; it's green that may cause the most controversy — money that is. From emergency funds to paying off debts, men and women have starkly different financial perspectives and priorities.

A recent GoodLife[™] Internet survey by Stowers Innovations, Inc. shows men claim to know more about finances and feel more confident in their ability to manage money.



Almost half of the men surveyed (48 percent) felt in control of their financial situation, compared to

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A Lesson in Humility

By James E. Stowers

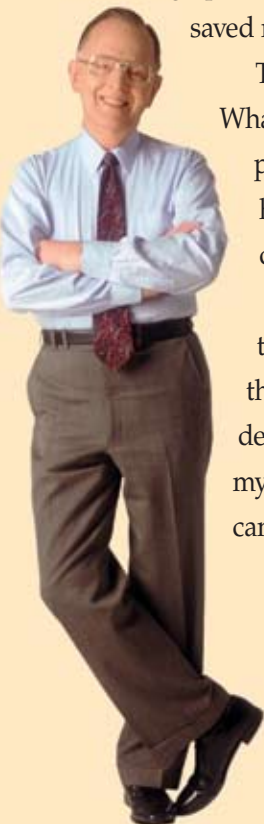
I am fortunate to have had a variety of experiences flying everything from propeller planes, to single engine fighters, to modern day corporate jets.

One evening, I was practicing night landings. On one of the approaches, as my plane was about 10 feet above the runway, the plane started to snap roll, which means it started to roll rapidly over onto its back. I was extremely fortunate to have been alert at that time and ready to immediately apply the correct rudder control which prevented the plane from landing upside down. This fast reaction probably saved my life.

This event seriously concerned me. What on earth could I do in the future to prevent my over-confidence from hurting me? What could I do to convince myself to remain alert?

For the rest of the time I spent in the Air Force and the ten years I flew the company jets, I was absolutely determined to say, just before making my take-off roll, "Remember, Jim, a bird can fly better than you can."

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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36 percent of women. Men in the survey took the lead in other areas as well. They are more likely to have a debt elimination plan and more likely to have a six-month emergency fund.

"Men and women may take different approaches to money, but what really matters is making sure the approach you take is right for you," said Sam Goller, executive director of Achieve Financial Independence Week™ and author of *Yes, You Can...*

Achieve Financial Harmony and *Yes, You Can... Afford to Raise a Family*.

"When it comes to money, the only person you can count on is yourself. Take charge of your finances, and find out what budget, savings plan and financial resources meet your needs."

The following six tips will help both sexes get back in the money game.

Form a Game Plan – The best way to achieve financial independence is to create a plan for your money. Establish your monetary priorities by evaluating what is important to you. Your priorities can include long-term goals, such as education, and more immediate needs like housing

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

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

and paying off debt. After you establish your needs and wants, develop a plan to meet these goals.

Get Rid of Debt – Analyze your current debt situation and create a plan that pays off the debt quickly. Americans owe more than half a trillion dollars in credit card debt.* The GoodLife survey found 35 percent of adults had more than \$8,000 in debt, excluding a home mortgage.

Prepare for Emergencies
Men are more likely than women to have enough money to live for six months after a complete loss of income. Yet, less than 20 percent of the surveyed adults have a six-month emergency fund. Pay yourself first from each paycheck and create an emergency reserve to help sustain you during hard times.

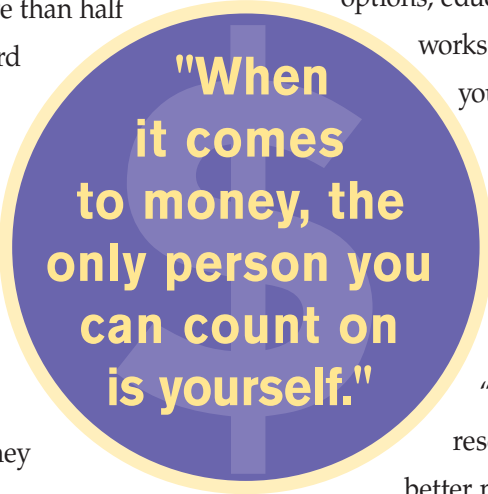
Plan for the Future – Less than 20 percent of the adults surveyed have a definite retirement plan. Look at your complete financial picture, and establish a plan that makes sense today and provides for your future.

Find Support – Creating and sticking to a plan for financial success is much easier with support. From friends, to financial advisors, to newspapers and magazines, seek reliable information about finances. Understand your options, educate yourself about how money works and be determined to stick to your plan.

“People often think they are in the money game alone,” said Scott Oberkrom, community investments consultant for American Century Investments.

“But there are many great resources available to help people better manage their finances. The key is finding knowledgeable, trustworthy sources that will steer you in the right direction.”

Play Well Together – Money issues are one of the leading causes of divorce and a major sticking point in many relationships. Learning to communicate well about finances can help couples go the distance. Talk to your significant other on a regular basis about money matters to find out how to approach your financial situation as a team. ■



**"When
it comes
to money, the
only person you
can count on
is yourself."**

**According to the Motley Fool*

Get More tips for improving your financial situation, together, in *Yes, You Can... Achieve Financial Harmony*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

Stories

Capture Your Family's Saga

"Can you tell me a story?" your young daughter asks. Next time, instead of reading a fairy tale, recount how her great-grandparents came to America or how they struggled to pursue their dreams.

While your family stories may not have the drama of Alex Haley's *Roots* saga, they are well worth preserving. That's the reasoning behind StoryCorps®, the national oral history project that has recorded more than 8,000 interviews of "everyday Americans" since 2003. The stories are being archived in the American Folklife Center of the Library of Congress.

"Being able to share stories about my ancestors in Norway and Wisconsin was a wonderful experience," says Dorwin, a Pearl Harbor survivor who was a recent StoryCorps participant.

The volunteer project is patterned after the Depression-era interviews recorded by the Works Progress Administration (WPA). "These recordings remain the single most important collection of American voices gathered to date," notes the Web site, www.storycorps.net.

The site also provides do-it-yourself tips, including how to pick a storyteller, what questions to ask and how to use recording equipment effectively. Another option would be to rent or borrow a video camera to conduct interviews for posterity.



James E. Stowers, founder of American Century Investments, has always recognized the value of his family's stories. As he recounts in his new book, *The Best is Yet to Be*, he credits his parents' "genes and the values which they passed on" to him and his brother Dick for their successes in life.

Whether you capture stories on tape, on video or in print, you will be glad you did. "We have a video of my 87-year-old grandmother telling stories about growing up in the Roaring Twenties," says Debra, a mother of two. "Someday my grandchildren will be able to see what a unique character she was and what an influence she had on us."

So don't wait. Make plans now to interview your aging relatives. Nurturing your "roots" will add more meaning to your life – and to your children's and grandchildren's, too. ■

Capture your family's saga by following the StoryCorps® do-it-yourself guidelines:

- **Recording equipment basics** outlines the different types of equipment you will need.
- **How to interview** explains the process of conducting a StoryCorps interview, from start to finish.
- **Interview checklist** is a list of reminders to keep with you through the interview.
- **Rent a StoryKit** to add your interview to the StoryCorps Archive.

Visit www.storycorps.net and click on the "Participate" link to access the full do-it-yourself guidelines.

Putting a Value on Valentine's Day

Celebrating Valentine's Day used to consist of sentimental traditions such as exchanging cards, a heart shaped box of candy or flowers. Today it seems that no sooner have we rung in the New Year than ads appear encouraging us to buy increasingly expensive gifts for those we love to make sure they know how much we care about them. Although retailers want you to buy into this notion, you can win the heart of your special someone without taking out a loan. As the Beatles sang, "... money can't buy me love."

This Valentine's Day, give something more original than a dozen roses, a gift of chocolates or an expensive dinner out. Here are some ideas for thoughtful gifts that will delight your Valentine *and* go easy on your wallet.

Make Valentines a week-long event. Start a week in advance by giving your sweetheart a single flower – such as a long-stemmed rose in a vase with a message about a special memory the two of you shared. Add another flower or two to the vase along with a different special memory every day for the next week. By the time Valentine's Day arrives, you'll have a beautiful vase filled with fresh flowers and – even more important – some precious memories.


Fix a special dinner at home. Take the time to find a great recipe, shop in advance and prepare for a leisurely evening. Then light some candles and turn on the romantic music.

Rent a favorite romantic movie to add just the right touch to cap off the evening.

Make someone your "Secret Sweetheart."

Valentine's Day offers an opportunity to do something nice for others. Do you know someone who might be lonely or in need of some cheering up, perhaps an elderly neighbor or a distant relative? Make their day by sending them an anonymous "Secret Sweetheart Valentine" and continue to send them cards and notes the remainder of the year. Then present them with a small gift at the holidays as you reveal that *you're* the Secret Sweetheart. You're sure to put a smile on their face!

Act like a kid again. When it comes to friends and neighbors, forgo the expensive chocolates and instead buy the candied hearts you used to get as a child. Use a red ribbon to tie them up in small bundles and pass them out to your neighbors or co-workers. For an even bigger hit, tie an old fashioned, inexpensive child's Valentine cards to the beribboned bundle.

No matter what your budget dictates, put the right value on Valentine's Day by being smart with your money while still creating special memories for your family, friends and loved ones. 

According to the National Retail Federation (NRF) 2006 Valentine's Day Consumer Intentions and Actions Survey, conducted by BIGresearch for NRF, the average consumer was expected to spend \$100.89 on Valentine's Day 2006, up slightly from \$97.27 in 2005.

Teach Kids Good Money Habits in the New Year

The best things in life may be free, but the necessities of life certainly aren't. That's why it's important for your kids to learn how to save now and spend money wisely.

A recent survey found that high school students learn as much as 88 percent of what they know about finances from their parents. "Just as the twig is bent, the tree's inclined," the English poet Alexander Pope wrote about education. His words could apply to setting a good example for your "twigs."

In *Yes, You Can... Raise Financially Aware Kids*, author Jack Jonathan offers a wealth of ideas for parents to draw from. Serving in your role as Chief Financial Parent (CFP), you can begin teaching your kids about money in several key areas:

Earning money – You may decide, as many parents do, to have your children complete chores in order to earn their allowance. Older kids can earn extra money babysitting, mowing lawns or performing other tasks for people outside the family. Teenagers may "graduate" to working at part-time jobs. All of these experiences with earning money will provide important lessons about the value of money.

Spending money – Even toddlers are targeted by advertisers when they watch cartoons on television, so start early teaching them the difference between "needs" and "wants." Help them learn to delay purchases, consider upkeep costs and comparison shop for price and quality.

Saving and investing – Teaching your kids to put part of their money in a savings account will



"Like an acorn, every child holds great potential, needing only time, nourishment and the right place to grow."

show them how compounding, even at a modest rate, will give them more money for their future.

One mother, Bonnie, helped her two sons set up a plan, requiring them to put 20 percent into long-term savings and 20 percent into short-term savings for camp or trips. "At first they balked," she said, "but now they're comfortable with the savings plan and pay more attention to the way they spend their money."

Starting at an early age will give them a head start over their classmates. Many kids, unfortunately, are not picking up good financial habits. A recent national survey by the Jump\$tart Coalition for Personal Financial Literacy measured 12th-graders' knowledge of basic personal finance.

The results were disheartening. The average score was barely over 50 percent, a failing grade.

In response, some state boards of education are now requiring instruction in personal finance before a student can graduate. According to the National Endowment for Financial Education, a mere 10 hours of classroom instruction will benefit not only the students but also our whole society.

James E. Stowers, founder of American Century Investments and an advocate of financial literacy, says, "Like an acorn, every child holds great potential, needing only time, nourishment and the right place to grow." With your guidance, your acorns and twigs will grow strong and "branch out" in the right direction. ■



Find Out

more about how to teach your children to appreciate the value of a dollar in *Yes, You Can... Raise Financially Aware Kids*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

A Cure for the Seven-Year Itch?

Upon entering the seventh year of the 21st century, many of us could experience the seven-year itch. It's that fabled malady that causes some to get an "itch" to reach out in new directions.

Folklore about the seven-year itch can be traced to a Scotch-Irish custom brought to the hills of Arkansas in the late 1800s. Poison ivy afflictions were thought to recur once every seven years. There was even a cure: Boiling poke roots and leaves, putting the solution in bathwater and then soaking in it.

In more modern times, the term has come to mean that husbands and wives get the urge to stray after seven years of marriage. This is undoubtedly due to the popularity of George Axelrod's play, "The Seven-Year Itch," and the movie by the same name, which starred Marilyn Monroe and Tom Ewell.

Is the seven-year-itch real? Some think so, noting that cells in our bodies recycle every seven years and, thus, relationships evolve and change in seven-year cycles.

True or not, it's always better to be safe than sorry. Since financial practices, in particular, can cause marital rifts, why not take steps to improve your relationship in 2007?



Here are seven suggestions from *Yes, You Can... Achieve Financial Harmony*:

1. With your significant other, make lists of what is important to each of you, and then compare them. Whether you've been together seven months, seven years or much longer, the qualities you value may have shifted. Make sure your goals change, too.
2. Start the year with a clean slate by taking charge of your charge accounts and paying them off each month. If you ran up any bills during the holidays, work together to eliminate them before Valentine's Day.
3. As you prepare your tax return, evaluate how you spent your money last year. Discuss changes the two of you want to make in 2007.
4. Is togetherness a good idea with your checking accounts? Whether you have joint or separate accounts, take time to review them. Make certain it's still the best option for you and your partner.
5. Reevaluate your insurance. If you have had a major life change, such as moving to a new home or adopting a child, the amounts and types of insurance you carry will need to be adjusted.
6. If you don't already have an emergency fund, January is a good time to start one. Talk about expenses you can reduce, and put away the savings for unexpected expenses.
7. Reallocate some of your money toward a new activity you can do together, such as a remodeling project, signing up for a language course or joining a bowling league.

The book also recommends going on a weekly date, just the two of you. "In the beginning, it was hard to keep our date time sacred," notes Sandra. Now she finds that "getting away is essential for the health of our relationship."

No need to gather any poke roots and leaves. With a bit of effort, you'll be able to keep the seven-year itch from afflicting you in 2007. ■



A Penny Saved ...

As we celebrate Abraham Lincoln's Birthday on February 12, a bill is pending in Congress that proposes to put an end to pennies as part of the nation's currency. The Lincoln one-cent coin was first minted in 1909 to celebrate the 100th anniversary celebration of Abraham Lincoln's birth.

The recent bill was introduced in part because of the rising cost of zinc, the penny's main ingredient.

Those who grew up when a penny could actually buy something will appreciate Jack Jonathan's wonderful story about a favorite uncle, David. Jack, co-author with Jim Stowers of *Yes, You Can... Achieve Financial Independence*, tells of David, who – as a young man growing up many years ago in Egypt – started work as a low-level assistant in a bank. He soon learned about the value of saving and saved every mill he could (a mill was equivalent to four tenths of a cent).

David believed that saving even the smallest amount

would eventually add up, thanks to the value of compounding. He gradually worked his way up in the bank and became chief financial officer. As a successful and affluent businessman, David enjoyed telling others about how "a mill on top of a mill" added up to dimes, and dimes on top of dimes became dollars. In time this generated considerable wealth.

Here's another way to visualize the value of saving your pennies: Given the choice of taking \$100,000 right now or getting a single penny today and doubling that amount every day for 30 days, which would you do?

If you take the \$100,000, you made the *wrong* choice. Taking the penny now and doubling it every day for 30 days would generate almost \$5.4 million!

So ... how will we respond if America does away with pennies as part of the country's currency? For those who understand the value of "a penny saved is a penny earned," there may be an outcry! ■



Learn More about money and increase your financial IQ by reading *Yes, You Can... Achieve Financial Independence*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

Words from the Wise

"Teach Kids Good Money Habits in the New Year," (see page 6) explains that kids learn more about money from their parents than from anyone else. But if you find yourself repeating the same old phrases your grandparents and parents used when talking about money, you might want to consider spicing things up by adding one of these new sayings provided by our subscribers.

As our way of saying, "Thanks," each of the following readers will receive a complimentary copy of *Yes, You Can... Afford to Raise a Family*.

"No one plans to fail, but many fail to plan."

Jeff, Covington, Louisiana

"Earn it, don't burn it."

Frieda, Carrollton, Georgia

"This is not 'that' rainy day."

Debora, Manassas, Florida

"Does he look like the bank of D-A-D-D-Y to you?"

Samantha, Lawrenceburg, Indiana

Don't Let the Costs of Beauty Get Ugly

Keeping up your personal appearance is good for your self esteem. Looking your best often gives you the confidence to do your best. And research has shown that more attractive people tend to make higher salaries.

But as important as your appearance is, you shouldn't allow personal care products and services to take a chunk out of your budget. As with other expenditures, it's wise to consider costs, weigh the benefits and decide how to cut back or eliminate any needless expenditures.

For example, you can save money on hair care from month to month by using home permanents and hair coloring instead of visiting a salon. You can even learn to do your family's haircuts. If that's not an option, waiting one or two extra weeks between each





professional cut can save you 20% or more over a year's time.

You can also do your own manicures and pedicures. You can buy the same products the pros use and then set aside an hour every week or so to pamper yourself at home. You can still treat yourself on your birthday or other special occasions – just avoid turning your visits into an expensive weekly habit.

In *Yes, You Can... Afford to Raise a Family*, author Sam Goller suggests developing an annual budget showing month-by-month personal expenses such as make-up and toiletries. His checklist includes advice to “buy shampoos and other liquid soaps by the gallon. Then, pour them into smaller bottles.” If you have extra storage space, you can also save by buying up to a 12-month supply of bar soap and other personal care items. But avoid stocking up on items that have expiration dates, such as contact lens solutions or fragrances that can lose their oomph.

Some of the best things you can do for your

appearance cost little or no money. Use sunscreen every day with an SPF (Sun Protection Factor) of 15 or more. Also, drink lots of water, get plenty of sleep and, of course, don't smoke.

If you're tempted by expensive cosmetics that promise “miracle” results, take a good look at the ingredients. You can often find similar products at the drugstore for a fraction of the cost. You can save 25% or more by purchasing “store brand” lotions and creams that are exactly the same as the name brand equivalents. In fact, they're often made by the same manufacturer. Only the label and the price are different.

In the end, the best way to save money may be to develop a positive attitude about yourself and what is really important in life. Being “comfortable in your own skin” gives you an inner beauty that money can't buy. So, instead of worrying about wrinkles – which might make them worse – spend your time doing things that make you and your family happy. Then, you won't mind seeing a few laugh lines when you smile into the mirror. ■

Need to develop a budget and track your cash flow? To download a free, ready-made budget spreadsheet, visit the Resource Center on the Stowers Innovations Web site at www.stowers-innovations.com.

Learn More about setting up a budget for you and your family in *Yes, You Can...Afford to Raise a Family*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

Six Steps to Managing Stress

Did you toss and turn last night – lying awake worrying about your “to-do list” or family issues? Are deadlines, meetings and pressures at home closing in on you? What about your children – are they up late each night studying after an evening of sports or other after-school activities? Many adults and a growing number of youngsters are overwhelmed by work, school, health issues and an overloaded daily schedule. If not managed properly, stress can make you sick and become downright debilitating.

If only we could learn to balance our lives like Lance Armstrong has done. Faced with cancer as his cycling career was taking off, Lance now readily tells others that cancer was “...the best thing that ever happened to me.” It gave him a new perspective on life and allowed him to think beyond cycling.

After beating cancer, Lance got right back into racing again. But it was too soon and, in the middle of a race from Paris to Nice, he pulled to the side of the road and quit. It wasn't until he spent a week on a stress-free ride with his long-time friend and coach, Chris Carmichael, that he learned to love cycling again.

We can all learn from Lance that sometimes you just need to clear your calendar for some stress-free time. By learning to de-stress and balance his life, Lance went on to win a record seven Tour de France victories.



But how can we de-stress if we don't have an opportunity to get away from it all? In *Yes, You Can... Find More Meaning in Your Life*, authors Jack Jonathan and Sheelagh Manheim, PhD provide the following simple ways to unwind when you're feeling stressed out:

- Breathe slowly and deeply from your abdomen.
- Consciously relax your muscles, especially around your neck, shoulders and belly.
- Get up and move around for a few minutes.
- Listen to music that is soothing and low in tone.
- Relax your mind by imagining a beautiful scene.
- Get some new perspective on the situation that bothers you.

Here are some additional suggestions to help our bodies build resilience to stress:

1. Good nutrition is a must. It's easy when you're stressed or in a hurry to nibble on junk food or rely on fast food. But your body needs the right fuel to function at its best. Make sure you've got fresh fruit and vegetables to snack on, and try to eat more whole grains. The new food pyramid is a good place to start to revamp your eating habits.

2. Adequate sleep is essential for optimum body function. Your mind and body need rest to rejuvenate themselves. Cut down on caffeinated drinks during the day and get more exercise (see the next point). Try to finish dinner at least two hours before you go to bed and take the television out of your bedroom. Establish an evening routine that helps you wind down and get ready for a good night's sleep.

3. Exercise is critical for good health and is a great way to release stress. Exercise releases endorphins that lift your spirits naturally. You may think you don't have time in your schedule for exercise, but once you are on a daily exercise regimen, you will find yourself more energized, better focused and more productive. With a good exercise routine in place, you'll soon find you don't have time *not* to exercise!

4. Get your financial house in order. Financial insecurity is one of the biggest causes of stress. Financial problems can't be solved overnight, but a written financial plan will put you more in control. Start by tracking all of your income and expenses. Next, establish priorities for spending and debt reduction. Finally, based on the financial information you gathered, set a budget and stick to it. Having a written plan and seeing progress is empowering.

5. Don't turn to substance abuse as a way to ease tension. Although alcohol, smoking or drugs may seem to lift the stress temporarily, relying on them to cope with stress actually promotes more stress because it wears down the body and can eventually cause health problems.

6. Learn to say no instead of over-committing yourself. Have a family meeting to set priorities. Based on your list of priorities, opt to keep the activities that are most important to the family – perhaps just one or two per family member. And make sure to build into your schedule activities that are calming and pleasurable.

Some situations can't be changed or eliminated. So, if you are unable to manage your stress with these suggestions and if nothing you try seems to help, seek guidance from a health professional. Life is too short to be all stressed out! ■

Get More

inspiration for improving the quality of your life from *Yes, You Can... Find More Meaning in Your Life*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

Make 2007 your best year *ever* with the *Yes, You Can...* series: (See special offer on next page.)

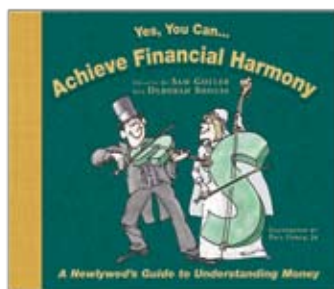
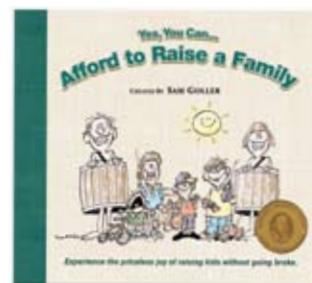


Yes, You Can... Achieve Financial Independence

Discover the practical strategies used by one of the country's top money managers to improve his own financial position. Authored by Jim Stowers, this book takes a no-nonsense approach to personal finance and includes an updated version of the *Stowers Financial Analysis* on CD-ROM. With this interactive planning tool, you can start mapping out your own road to financial independence. Retail price: \$24.95.

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

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. Retail price: \$19.95.

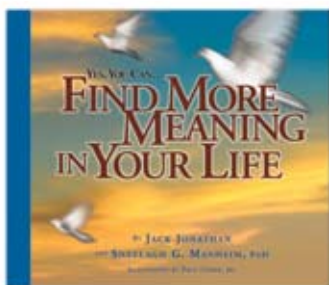


Yes, You Can... Achieve Financial Harmony

Whether you're engaged, newlyweds or you've been married for years, talking about money is vital to maintaining a healthy relationship. This book shows you where to begin and how to avoid conflict while talking about this emotionally charged subject. Retail price: \$19.95.

Yes, You Can... Raise Financially Aware Kids

This book gives you all the tools you need to make sure your kids are learning what you really want them to know about money. It helps you teach your kids important financial lessons now, while they're young — instead of having to learn them later on, the hard way. Retail price: \$19.95.



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

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. Retail price: \$19.95.

HOW TO ORDER

"If you don't think tomorrow is going to be better than today, why get up? You've got to believe each new day is going to be better, and you have to be determined to make it so. If you are determined, then certainly ... the best is yet to be."

James E. Stowers

Positive thinking you can put to work in *your* life

In his autobiography, *The Best is Yet to Be*, Jim Stowers provides a fascinating, behind-the-scenes perspective on the success of American Century Investments and the foundation of the Stowers Institute for Medical Research.

He also offers intriguing insights into how he developed the ideas and beliefs that have carried him from the pilot's cockpit, to medical school, to the heights of the financial world, to the leading edge of bioscience.

Through the life lessons he learned, Jim Stowers forged a positive, forward-thinking philosophy. In *The Best is Yet to Be*, you'll discover how this philosophy can help you turn *your* dreams – about your life, your career and your finances – into reality.



**Special limited time
offer – save 50%
when you order now!**

The Best is Yet to Be can
be yours for just \$14.95 with
FREE shipping and handling.

But hurry – this special introductory
offer is valid only through February 16,
2007. Order today!

*If ordering online, enter the coupon code
found on your mailing label to receive
your discount.*

**Call 1-800-234-3445, use the enclosed order form, or visit
www.stowers-innovations.com/ycoffer.**

Please Give Us Your Two Cents Worth

We've all heard stories of an ordinary person who unexpectedly comes into a lot of money, such as from an inheritance, an insurance settlement, or even winning the lottery. As unlikely as this may be, almost each of us has dreamed of what we would do in such a situation ... just in case. So for this edition, we ask you to share:

If you suddenly came into a windfall, what would you do?

Simply send your response to us at www.stowers-innovations.com/yycfb. If your response is selected to be printed in our next edition, we will give you credit and send you a free copy of *Yes, You Can... Achieve Financial Independence* by James E. Stowers.

Hurry! Submissions must be received by January 31, 2007.



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Start your New Year off right!

See pages 14-15 for details.