

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

S U M M 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.

Declare Your Financial Independence

Are you tired of struggling to make ends meet each month? Is it a challenge to keep from overdrawing your bank account? Are your financial problems putting a damper on the rest of your life?

It doesn't have to be that way. Once you get your "financial house" in order, you'll be amazed at how much better the rest of your life will become ... your attitude about work will improve, your relationships with your family will become stronger, and you'll be far more apt to enjoy your friends and co-workers.



As we approach the third annual *Achieve Financial Independence Week*™, October 15 – 21, it's time to take the first step toward freeing yourself completely from money problems. To help you get started, we've created a **Declaration of Personal Financial Independence**™. Go to www.afiweek.com

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A Debt of Gratitude

By James E. Stowers

Growing up, I was fortunate to have both a mother and father who loved, inspired and encouraged me to be the best I could be. It was through their guidance and examples that I learned I could succeed at *anything*.

My mom and dad held academics and respectful behavior in high regard. They instilled these values into me when I was very young. These traits continue to serve me well as I navigate through life.

Looking back now, I realize the powerful impact my parents' principles have on me. I truly owe them a debt of gratitude for passing along their ideals. What bigger gift could they have given me?

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



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and click on the Stowers Innovations link. Then print out the declaration, fill in the blanks, sign and post it where everyone in your family (including you) can see it. It will help you stick with your goals and stay strong in your dedication to achieving financial independence.

You can further reinforce your pledge to change your financial habits by taking these three steps:

1. Formalize your financial goals ... write them down so you can look at them every day;
2. Become disciplined about your spending and saving habits by documenting every purchase you make; and
3. Stay absolutely focused in the face of challenges. It's easy to get off course, but if you remain determined to achieve your goals, you will become financially independent.

Now, let's break down each of these steps.

Formalize your financial goals. By clearly defining exactly what you want to achieve, you'll make progress much faster. Simply wishing you could save more money won't get you anywhere. Instead, write down a specific goal, for example: "I will put \$2,500 in my IRA this year" or "We will put \$100 into a savings plan every month."

Quantifiable goals give you clear direction and allow you to measure how much progress you've made, which can motivate you to go the extra mile to reach them. You may find, for example, that you'll need to work some overtime or take on a second job to reach an ambitious goal. But knowing what you're working hard for will make it easier.

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

Become disciplined about your spending and saving habits. Try writing down exactly how you spend your money – all of your money – and review it at the end of each week. You may be amazed at how much slips through your fingers on little things. Instead of stopping for a doughnut and coffee at the convenience store every morning, cereal and fruit at home can offer you a less expensive, healthier start to your day. Look for easy ways to save on food, such as buying store brands instead of “name” brands, clipping coupons and planning meals around what’s on sale that week at the grocery store. For clothing, wait for sales and start exploring thrift stores and garage sales. If you manage to save just \$25 each week, that little bit can turn into a \$1,300 investment in your retirement that year. And, when you consider the value of compounding interest, that \$25 per week invested at 8 percent would actually be worth approximately \$41,900 after 15 years. So get disciplined!

Stay absolutely focused in the face of challenges. If your kids pester you for the new gadget that “all their friends have,” tell them you’ll consider it for their birthday. Going out to lunch with friends or coworkers is fun, but it’s also expensive. You can enjoy the same camaraderie if you start a “brown bag” group that goes to the park for lunch one day each week. Of course, you like to read the latest best sellers. But ask your librarian to reserve them for you instead of buying them. Remember that what may seem like a nice, small reward at the time can definitely chip away at your success in reaching your financial goals.

Start a revolution in your financial behavior today by visiting www.afiweek.com. Click on Stowers Innovations and make the principles of the **Declaration of Personal Financial Independence** part of your everyday life. ■

Learn More about changing your financial habits in *Yes, You Can... Achieve Financial Independence*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

Words from the Wise

With fuel prices reaching record highs, many people are finding their wallets reading “E” for empty. But not the following resourceful readers who responded to our Spring issue question, “How have you changed your spending habits to cope with the increased cost of gas?”

As thanks for their participation, each will receive a complimentary copy of *Yes, You Can... Achieve Financial Independence*, by James E. Stowers.

I have stopped eating out so much, and started bringing my lunch to work. I place the money I would normally spend for food toward the cost of gas.

– Frieda, Atlanta, GA

I changed jobs, so my commute is only 6 minutes instead of 40. Now I can even ride my bike to work on nice days!

– Susan, Novato, CA

We traded in our old gas guzzler (a 1984 Model) on a 2000 Flexfuel Ford Ranger.

– Marya, Centerville, IA

I map out stopping points before running errands and try to complete them in a single trip during light traffic times. Doing this saves me time and gas money.

– Christopher, Garden Grove, CA

How to Pump Up Your Savings on Gas

Half the fun is getting there, everyone says, but half the cost may be buying the gas to reach your destination. That's especially true as gas prices continue to climb.

Whether you're driving to work, running errands or planning a cross-country vacation, trimming your fuel usage will save you money. Here are some tips for getting more mileage from each tank of gas:

Don't be "fuelish." Buying premium gas costs an extra 10 cents or more a gallon and isn't recommended for most vehicles. Review your owner's manual to find out what you should use.

Get check-ups. Regularly scheduled maintenance should include changing the oil and replacing the air and oil filters. Your savings can be as much as 10 percent per gallon.

Pump up your tires. Most drivers have under-inflated tires, which drag down mileage. Invest in a \$10 digital tire gauge and keep tires inflated to the recommended pressure.

Reduce resistance. At highway speeds, keeping windows closed will cut wind resistance, though you'll need to control the amount of air conditioning used. Below 40 mph, it's cheaper to roll down the windows.

Drop the extra pounds. Lugging around 100 pounds of tools, golf clubs and other paraphernalia can lower your mileage up to two percent. And carrying items on your roof rack cuts mileage as much as five percent because of the increased wind resistance.

Watch your driving. Avoid fuel-wasting habits such as jackrabbit starts, tailgating and slamming on the brakes. Keep in mind, too, that every five mph over 60 can cost you 15 cents or more per gallon, according to the U.S. Department of Energy.

Eliminate extra trips. Take care of several errands in one trip while your engine is already warm, and avoid peak traffic hours when you'll spend more time idling at stoplights. And instead of circling the parking lot looking for a closer spot, park farther away — and get a little exercise that will burn some unwanted calories.

Try mass transit. Taking the bus, subway or commuter train can save you hundreds of dollars a year in gasoline and maintenance expenses. "I leave my car in a park-and-ride lot near my apartment and ride to my office downtown," says Katherine. "I save money, don't have to fight the traffic — and I have time to work a crossword puzzle."

"Pool" your efforts. If you work at a large company or in an office building with multiple

Check It Out

Want to find the lowest prices for gasoline without driving all over town?

The Web site listed below, which is updated nightly, will tell you which gas stations in your area have the lowest prices for gasoline. All you have to do is enter your ZIP code.

<http://autos.msn.com/everyday/gasstations.asp>

tenants, see if there is a carpooling program you can participate in. One manufacturing company, for example, keeps a database of potential carpoolers and gives them close-in parking spots as an incentive. Also make an effort to carpool to club meetings and other events.

Of course, if you're really serious about saving money, you might consider trading in your gas-guzzler. "Since I drive 90 miles to the city and back three days a week, I traded in my big SUV for a smaller one that's still roomy enough to carry gardening supplies and antiques for my hobbies," says Cheryl, a graphic designer. "I now get five more miles per gallon, which really adds up in savings at the pump."

Buying a hybrid is another money-saving option. "When our son turned 16, we needed another vehicle, so we bought a hybrid with a battery good for 100,000-miles plus a four-cylinder engine that uses regular gas," says Tim, owner of a small business. "It averages 42 miles

per gallon and is less expensive to service, so it saves us hundreds of dollars a year."

You might even be able to live with one less car in the driveway. Your 16-year-old can survive without "wheels." And, with a bit of discipline, Mom and Dad might even be able to share one all-purpose vehicle. In one family that sold their second car, Dad rode the bus to work and Mom was able to take their 10-year-old daughter to her activities. The \$2,700 they save each year on gas, maintenance, insurance and tags goes into their retirement accounts.

By following these tips, you'll be farther down the road — with more money in your pocket. Then you'll be able to afford to have fun once you do get there. ■



Being Grateful for Grandparents

Although many of us may think of Grandparents Day – the first Sunday after Labor Day – as a “greeting – card holiday,” we should be grateful instead for a day to remember and honor the grandparents of our world.

President Jimmy Carter proclaimed the first National Grandparents Day in 1978, thanks to the dedication of West Virginia housewife Marian McQuade – a mother of 15 children who now has 40 grandchildren and eight great grandchildren. Its purpose was three-fold:

- To honor grandparents;
- To give grandparents an opportunity to show love for their children’s children; and
- To help children become aware of the strength, information and guidance older people can offer.

Are you taking the time to honor the grandparents in your family? Whether biological or not (many families have honorary grandparents, who are elderly seniors that mean a lot to a family’s children), grandparents can have an enormous impact on a child’s life.

What are some of the values grandparents can bring to a child? They can ...

- Enlighten children about “the good old days,” telling fascinating stories about how life used to be when they were growing up;
- Share family memories – what better way for a young family member to get a sense of their family’s history and legacy;

- Teach religious or moral values – perhaps long-passed down through generations; and
- Instruct children about cultural differences. There may be no better person to teach a child about a family’s unique culture!

Here are some ideas of activities you can do for this upcoming Grandparents Day:

- Reconstruct a family tree. Doing so gives children the opportunity to learn about their ancestors.
- Hold a family reunion. It will mean a lot to the grandparents in your family to gather with other family members.
 - Play board games.
This intergenerational activity will bring grandparents and grandchildren closer together and create lasting memories.
 - Encourage your children’s school to hold a Grandparents Night. Children can invite grandparents or other elderly friends to join them for an event at the school, which might include a storytelling time, followed by an ice cream social.
- Review old family photo albums, asking the grandparents to describe the special events and the people involved.

Along with grandparents, don’t forget other seniors, especially those who don’t have family nearby. Take flowers to someone living alone, surprise a local nursing home with home-baked goodies, or invite a special senior to your home for dinner. They’ll appreciate your kindness enormously and remember it for the rest of their lives. ■



Meet Me at the Fishing Hole

by Lindsey Preston

It's summer; and you know what that means – the kids are out of school and looking for something fun to do. But with gas prices skyrocketing, a road trip may be out of the question, and local amusement park entrance fees may seem daunting. Instead of paying \$40 a person to wait in endless lines for a 30 second ride, why don't you give fishing a try?

Fishing has relatively low start-up costs and can be enjoyed from either the shore or a boat at your local lake. And while you're waiting for a bite, the entire family can catch up with each other's busy lives.

"It was a long time ago," said Mike, a sales associate for Bass Pro Sporting Goods in Springfield, Mo., "but I can remember spending hours on end fishing with my dad. It was fun and a great way to bond."

Getting Started

Before starting out, be sure to check licensing and fishing regulations. There are different types of licenses depending on where you are, your age, and the sort of fishing you want to do.

Licenses can be purchased at your local sporting goods store or online. One thing to keep in mind when purchasing your fishing license online is that some sites charge an application processing tax or shipping fees, raising the cost in the long run.

The next step in your fishing adventure is buying the proper equipment. At your local sporting goods store you can find a wide variety of poles at a wide variety of prices. For casual fishermen, you needn't



break the bank by purchasing top-dollar fishing poles. A rod ranging from about \$15 to \$30 will be of adequate quality to last more than one season. You might also want to buy extra fishing line.

For bait you have several options. Some stores sell live bait, such as night crawlers and minnows, for a small price. If live bait on your hook isn't really your thing, you might find using a lure more appealing. There is a huge selection of lures, ranging from a grub head hook to a balsa wood hook and lure. Try several lures to see which one works best for you ... and the fish.

Now the Fun Starts

Once you have all of your supplies, you're ready to pack up the family and equipment and head to your ideal fishing spot. In order to beat the summer heat, it's usually best to head out early in the morning. To make a day of it, pack a picnic lunch that your entire family can enjoy together. You might also take a pair of binoculars to view other wildlife in the area.

Now all you have to do is sit back, relax and wait for the fish to bite. Happy fishing! ■

This month's guest columnist, Lindsey Preston, is a student at Missouri State University. If you would like to contribute an article to a future edition of Yes, You Can, please contact us.

Maybe you've seen stories on television about parents who spend \$5,000 or more for their child's birthday party. Is it necessary or even wise to spend that kind of money?



Have a Birthday Bash for Less Cash

Sam Goller, author of *Yes, You Can... Afford to Raise a Family* says, "Birthdays provide a time for families and friends to come together and celebrate an important time in each other's lives. But if you are not careful, your generosity can push you to overextend your budget, causing a joyous time to become stressful."

Just as you count the candles on a birthday cake, you can count the ways to make birthdays more meaningful without spending a lot of money:

1. Set a budget – Decide on a realistic budget to spend on parties and gifts during the year. A family meeting is a good way to share ideas and keep your child's expectations from getting too high.

2. Let your child help – By pitching in on the planning, he'll see how the budget is being used and will appreciate his party more.

3. Team up – Join with other parents whose children have birthdays a few days or weeks apart. Or consider throwing a party every other year and celebrating in smaller ways the alternate years.

4. Keep it simple – Choose an inexpensive activity such as hosting a talent show in the backyard or playing dress-up with thrift shop clothes and jewelry. Letting kids bake and decorate cookies, play games or create pictures with finger paints can also be fun.

5. Create traditions – Singing "Happy Birthday," serving pancakes in bed or letting your child pick a movie or video to watch are simple traditions that can make each birthday special.

6. Try something different – Instead of buying a material gift, consider the gift of time by taking a day off from work to tour a museum and have a special lunch together. Or recognize

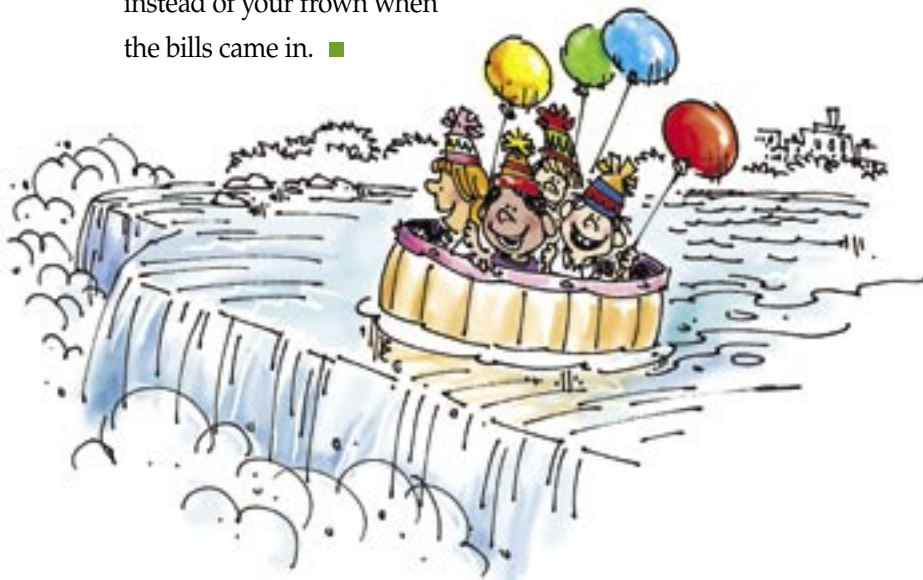
that your child is growing up by giving her a new privilege such as staying up a little later.

7. Make gift-giving more meaningful – At a party, ask gift givers to sit next to the birthday child as their gifts are opened so they can really share in the joy. They could also explain why they selected that particular present. Be sure your child writes thank-you notes soon after the party.

8. Teach the joy of giving – Instead of gifts for your child, ask guests to bring books and toys to donate to a children's charity or maybe pet food and supplies to give to an animal shelter. After the party, send notes to tell the donors how many items were collected for the charity.

At any birthday celebration, thoughtfulness is more important than money spent. "For my aunt's 75th birthday, I wrote down a list of 75 favorite memories and quirky things I love about her personality," says Mary, a human resources manager. "She treasured it more than any gift I could have bought."

So, whether it's baby's first birthday or Grandma's 100th, make it special without breaking your budget. Later, you'll remember all of the smiling faces from that day instead of your frown when the bills came in. ■



Need a Speaker for Your Organization?

On occasion, readers ask us to speak to a group or organization to which they belong. Because we're so passionate about helping people make wise financial choices, we are happy to accommodate most requests.

Just a few of the topics that can be tailored for your audience include:

- How to find more meaning in your life
- Keys to raising financially aware kids
- Achieving financial harmony in your marriage
- How you can afford to raise a family

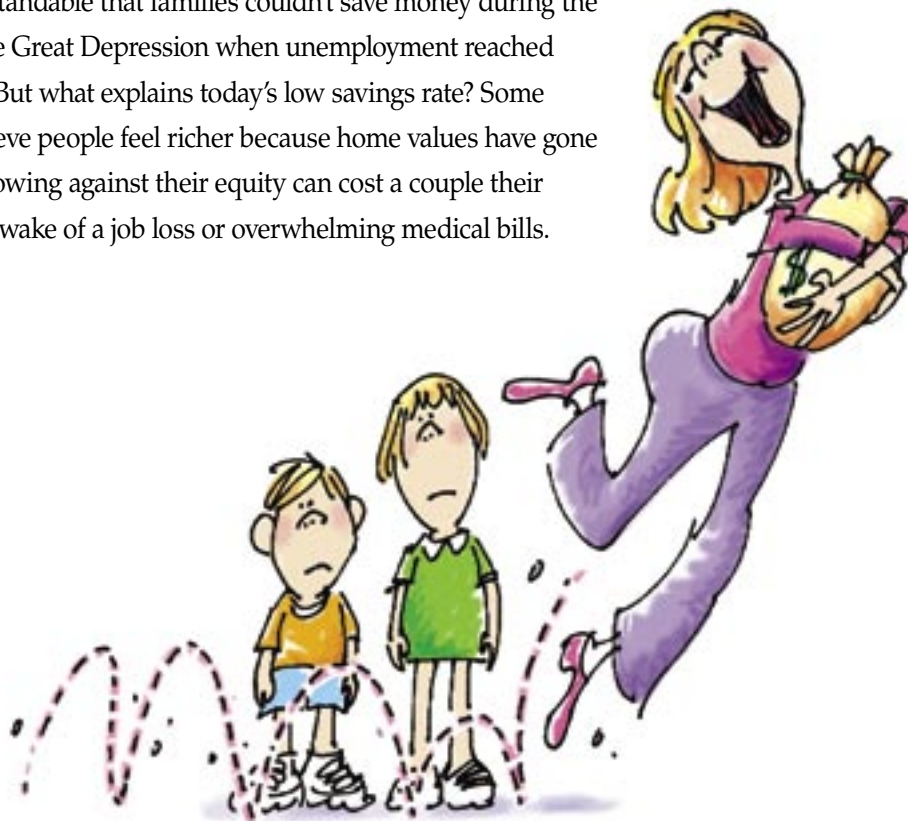
So ... if you are looking for a speaker for an upcoming regional conference, annual convention or special retreat, contact us at 800-234-3445. We will gladly consider your request.

Are You an Ant or a Grasshopper?

As a child, you may have heard Aesop's fable about the ant and the grasshopper. While the ant busily gathered grain and stored it, the grasshopper played. When winter came, the ant had food and shelter while the grasshopper had nothing. Moral: Prepare for the future.

Today, it seems America has turned into a nation of grasshoppers. The personal savings rate has steadily declined from 10.8% in 1984 to minus 0.5% in 2005, reports the U.S. Commerce Department. This is the first time since 1933 that the rate has been negative – meaning that, on average, Americans spent all of their after-tax income and either borrowed more money or dipped into their savings.

It's understandable that families couldn't save money during the depths of the Great Depression when unemployment reached nearly 30%. But what explains today's low savings rate? Some analysts believe people feel richer because home values have gone up. But borrowing against their equity can cost a couple their home in the wake of a job loss or overwhelming medical bills.



Like the ant in the fable, people need to focus more on planning ahead and less on enjoying their current prosperity.

“We both have savings accounts that we brought into the marriage and we have money automatically deducted from our paychecks,” says Melinda in *Yes, You Can...Achieve Financial Harmony*. They are also diligently adding to their retirement plans at work.

But Melinda and her husband are the exception. A 2004 report from the Congressional

Research Service revealed that 37% of U.S. households had no retirement savings at all.

“Some people tell me they’re not worried about retirement funds because they want to keep working,” says Cindy, a certified financial planner. “But I tell them, ‘Wouldn’t it be nice to have a choice of working or not?’” She also cautions clients that at some point it’s very possible they may be physically unable to work. Then they’ll need savings to fall back on.

In his book, *Yes, You Can... Achieve Financial Independence*, James E. Stowers, founder of American Century Investments, offers the following advice to prepare for the future:

1. Start investing as early as possible.
2. Save on a regular basis.
3. Begin investing with the largest possible sum.

4. Reach for the highest rate of return that’s safe for you.

In your day-to-day life you can find ways to save, too. For example, using only bills for purchases and putting the change in your piggy bank each day is one proven way to save. Each month, deposit the money in your savings account.

One national bank chain now offers an electronic age twist on this idea by “rounding up” the amounts its customers spend on their debit cards. The

difference is transferred each evening from their checking account to an interest-bearing savings account. In the first six months of the program, two million participants have already accumulated \$60 million dollars in their “electronic change jar.”

By saving more pennies, dimes and dollars for your future, you’ll be emulating the forward-looking ant and rejecting the unwise ways of the grasshopper. “A penny saved is a penny earned,” as Benjamin Franklin advised. And you might also want to heed the more recent words of James Stowers: “You can always spend what you save, but you can never save what you spend.” ■

Like the ant in the fable, people need to focus more on planning ahead and less on enjoying their current prosperity.

Get more

money-saving ideas in *Yes, You Can... Achieve Financial Independence*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

Get Checkups to Keep Health Problems in Check

Just because you're out of school doesn't mean you're done taking tests. But instead of your mental capacity, it's your physical health that needs to be put to the test.

As pointed out in *Yes, You Can... Find More Meaning in Your Life*, "Preventive care is less costly in terms of dollars, time and stress than trying to deal with a major illness and its consequences." In each decade of your life, getting the recommended diagnostic tests are among the best investment you can make in your long-term health.

The U.S. Department of Health & Human Services offers these recommendations at www.hhs.gov:

Oral health – Get a dental exam every six to 12 months.

Blood pressure – Test at least every two years starting at age 18.

Hearing – Test every 10 years starting at age 18.

Skin – Conduct a monthly self-exam of moles from age 18 and have them checked by a doctor every three years. After 30, continue monthly exams and add an annual exam by your doctor.

Cholesterol – Get the first test at age 20 and discuss with your health care provider after that.

Vaccines – Get a tetanus-diphtheria booster every 10 years starting at age 20, and an annual flu vaccine after 50. At 65, get a one-time pneumococcal vaccine.

Sight – Have an eye exam every two to four years starting at age 40, and sooner if you have problems or changes in vision. At age 65, increase testing to every year or two, including checks for glaucoma and cataracts.

Diabetes – Test blood sugar every three years starting at age 45.

Colonoscopy – Test at age 50 and then every 10 years. In addition, have an annual fecal-occult blood test. Every five years have both a flexible sigmoidoscopy and double-contrast barium enema (DCBE) in years when not having a colonoscopy.

Sexual health – Tests for sexually transmitted diseases, including HIV, are recommended for both partners in a new relationship.

For women additional recommendations are:

Reproductive system – Starting at age 18, have a pap test and pelvic exam every one to three years.

Thyroid – Get a TSH test every five years starting at age 35.

Breast health – At age 40 get a baseline mammogram and then every year or two after that.

Bone density – Have a bone mineral density test at least once, before age 65.

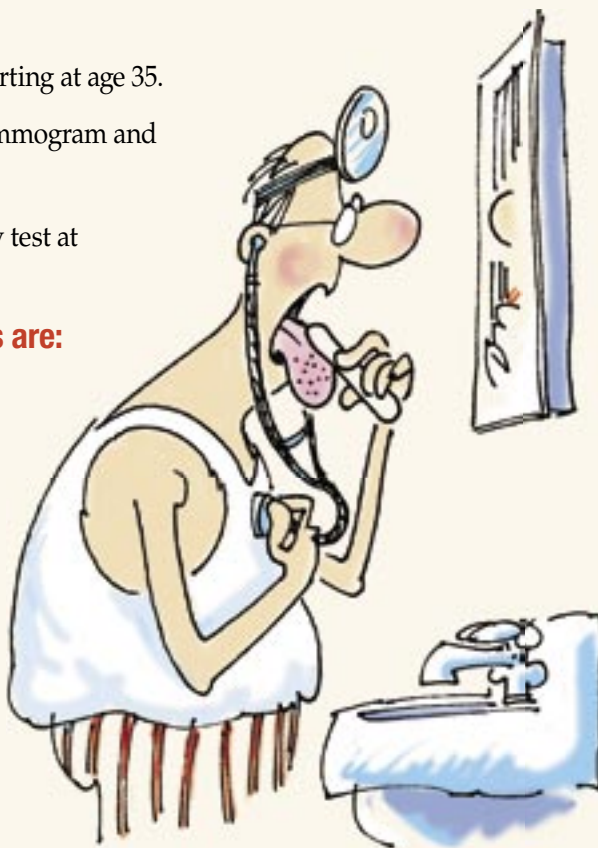
For men additional recommendations are:

Prostate – Beginning at age 40, ask your doctor about having a digital rectal exam (DRE) and prostate-specific antigen (PSA) blood test.

Reproductive system – Conduct a monthly testicular self-exam and report any unusual lumps to your doctor.

These guidelines apply to those in good general health. If you have a family history of heart disease or other conditions, get tested earlier. And any symptoms, such as a lump in the breast or a mole that changes in shape or size, should be checked immediately.

“Take care of your health,” is the advice in *Yes, You Can... Achieve Financial Harmony*. “Many insurance companies offer discounts to people who live healthy lifestyles.” But even if you need to pay for recommended tests yourself, don’t delay. Investing in your health will save money in the long run – and help you enjoy a happier, healthier “long run” in life. ■

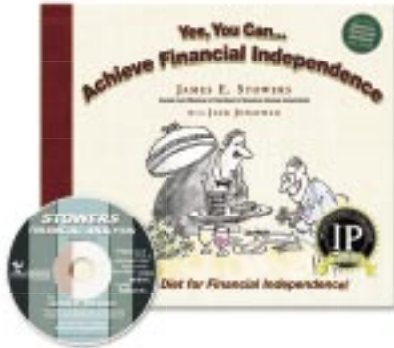


Find out more

about physical well-being in *Yes, You Can... Find More Meaning in Your Life*. Buy your copy at www.stowers-innovations.com or use the enclosed order form.

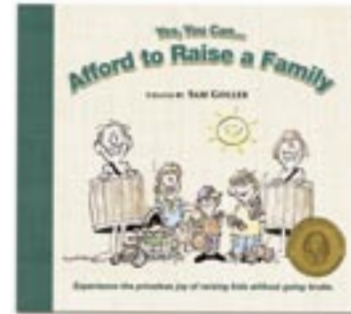
Get a wealth of insights from the *Yes, You Can* series...

(See special offer on next page.)



Yes, You Can... Achieve Financial Independence

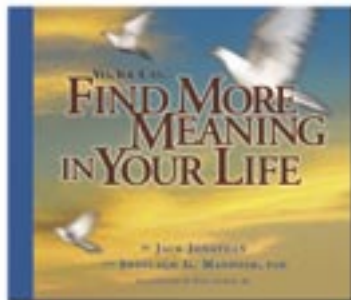
Discover the practical, down-to-earth strategies used by one of the country's top money managers to improve his own financial position. Authored by Jim Stowers, this book takes a no-nonsense approach to personal finance and includes an updated version of the *Stowers Financial Analysis* on CD-ROM. With 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... 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.



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.

HOW TO ORDER

Give them a head start on “happily ever after”

Yes, You Can... Achieve Financial Harmony makes a great wedding gift!

For newly married couples, being able to talk openly and honestly about money is vital to building a healthy relationship. *Yes, You Can... Achieve Financial Harmony* shows newlyweds how to begin the dialogue and how to avoid having conflicts about this emotionally charged subject.

Our NEW deluxe edition is just \$24.95

A padded leatherette binding, richly embossed cover and gold gift box make the deluxe edition of *Yes, You Can... Achieve Financial Harmony* a gift you'll be proud to give.

Receive an 8" x 10" hardwood frame – a \$20 value – FREE with your order

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A \$44.95 value for just \$24.95 ... plus FREE shipping! Call 1-800-234-3445 or use the order form in this issue.

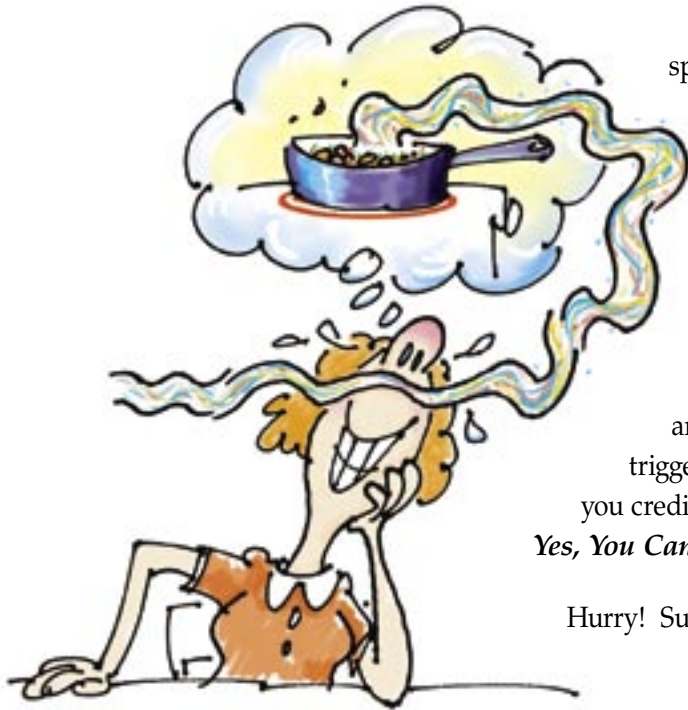
But hurry – this special wedding gift offer is valid only through August 25, 2006. It's the perfect present for the couple you truly care about. Order today.



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a great
gift!**

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to place your order now.**

Please Give Us Your Two Cents Worth



They say that each of us has experienced special aromas that awaken memories and bring us pleasure. Imagine the scent of burning leaves, or a turkey roasting in the oven ...

Is there an aroma that brings back a special moment in your life?

If so, please contact us at www.stowers-innovations.com/yycfb206.asp and tell us about the scent and the memory it triggers. If your response is selected, we will give you credit in our Fall issue and send you a free copy of *Yes, You Can... Find More Meaning in Your Life*.

Hurry! Submissions must be received by August 1, 2006.

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Special Wedding Gift Offer!

See page 15 for details.