



Just a few words about the first edition of my monthly publication, Interest & Dividends. I hope that you'll enjoy it.

P1



Various sections that have topics ranging from economics to self development to retirement issues and more.

P2



Even more.....
Company events for clients and friends as well as timely news related to additional resources that benefit you.



Interest & Dividends

By David Hedges, CWS



JUST SO YOU KNOW, THERE'S NOTHING EASY ABOUT WRITING GOOD COPY THAT PEOPLE ENJOY READING....

So, in the past, whenever I had an occasion to send something out that resembled a newsletter, etc., I would call on my favorite vendor (I used several) and I would ask them to start sending me X number of copies of a monthly newsletter that would have something to do with money, financial planning, retirement, etc. For those of you who have been clients of mine for 15+ years, you likely remember some of the publications. It was fairly turn-key. No muss, no fuss.

The only problem with that is I didn't get to impart my brilliance on the copy that is printed on the publication.

Okay, that may be a little overstated. Let's just say that the copy wasn't fully customized by yours truly.

Things have changed. I want to say more these days and I'd like to put it on paper so that's exactly what I'm going to do. My ultimate goal is to have you read this publication from start to finish without wanting to take a break. Yeah, I know it's only two pages so it's not that lofty of a goal but I've got to start somewhere. One of the things that you'll notice is there is more than just financial information in the publication. My goal is to have great content which provides very timely and useful information for you that is not just business related, but also lifestyle related. This will be fun!

Oh, did I mention that there's a few twists? Oh yeah. I want to spice it up a little and here's what I'm going to do. This won't happen in every issue but periodically, I'm going to feature a client in the newsletter. Don't worry, I'm only featuring *willing* clients.

The second little twist is that I'll be taking suggestions for topics that I'll cover in the monthly issues. You can submit them by phone, email, snail mail.....whatever you want.

That about does it for the introduction of Interest & Dividends, so let's press on.



market watch

I think that it goes without saying that the markets are and will always be uncertain. However, the level of uncertainty varies from day to day, month to month and year to year. Many think that the level of debt our nation is carrying right now is unsustainable over the long term and I tend to agree. We have a mountain size pile of data that points to rising income tax rates, the necessity for budget cuts, etc., etc. Hence the question remains, "What can YOU do?".

My first piece of advice would be to look closely at your own financial situation and make sure that you're heading in the right direction. Are you prudent with your spending? Are you and do you have the ability to save and invest money? What types of vehicles are you using to do that? Is getting a tax break on the front end going to be better than getting a tax break on the back end? What is your baseline income need? What does common sense tell you?

One of the best and most basic pieces of advice that I have been able to give to both my business executive and business owner clients is to write down a simple budget that includes where the money is coming from and where it is going. Aside from what is happening in the capital markets, this exercise will give you immediate clarity where things were a little fuzzy before. Never underestimate simplicity!

Need some help? Call or email me. I'd love to give you a hand. 704.256.6016 or



LOOSE CHANGE

Colds, fatigue, lack of energy....they all can be symptomatic of one thing; dehydration.

If you don't drink a lot of water, try it. It could be the simplest change you've made in a while and may very well have the most profound impact on your health of anything you've done for yourself in a while.

experience matters

Someone once told me, "David, pay close attention to the experiences of the people around you. You'll never live long enough to have all of the experiences yourself that are necessary for the wisdom that you'll need to live a fruitful, productive and happy life."

Wow, were they right. Through my own experiences and the experiences of my family, friends, clients and sometimes people that I barely know, I feel like I've already gathered enough experiences for a thousand lifetimes!

I didn't realize until about 10 or 15 years ago how valuable all of those experiences would be not only for my own decision making, but to counsel and help those around me as well.

Why do I mention this? Because, I don't want you to be selfish with your own wisdom. Be on the lookout for someone that could use some good advice from you and put your wisdom to work!



MAKING THE RIGHT CONNECTIONS

Over time, I've had clients and friends call me for referrals to a variety of professionals that include accountants, lawyers, carpenters, lawn care professionals, auto repair shops,, home builders, moving companies.....you name it!

I'm happy to help and since I'm in touch with a lot of people on a regular basis, I'm probably a pretty good source for good referrals. As you well know, there's no guarantee that whoever you choose to do business with will do the work to your satisfaction but a good referral certainly is a great start to finding the right person.

If you need some help finding the right person for the right job, feel free to call or email me. I may be able to help.

Events & Resources

In addition to the Town of Davidson hosting the annual Art on the Green, we will be hosting an office Open House on the same day which is April 20 from 3pm-7pm here at the offices of Bookman Bright. We'll be mentioning it in the April 's edition of Interest & Dividends as well.

I'll send you more details soon.

Need to reach me? My office is located at:

126 S. Main Street, Suite 2c
Davidson, NC 28036

Tel 704.256.6016
Fax 704.256.6017

david.hedges@bookmanbright.com