



An article that I decided to write based on repeated statements that are made from many people that I talk to on a daily basis.

**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



**YOU'RE HERE, YOU'RE NOW. RUN HARD AND RUN FAST!**

I don't think that there is a day that goes by that I don't talk to at least one person that says something to me like, "David, there just isn't enough time to get everything done today!".

Isn't it true that there really is no such thing as "managing time"? I've always been fascinated with the difference that exists between person A, who seems to be able to accomplish all that they need to in the course of a day and then person B, who, for a number of reasons, can't seem to get out of their own way. I think the first thing that is misunderstood is the concept of managing time. I've never met anyone that can slow down or speed up time. Wouldn't you say that a

better way to look at it would be to manage your tasks?

The first thing that you should look at is your priority list of tasks for the day. What must get done or there will be certain and unfavorable consequences that will result? Next, the items that need to be completed but you've got a little flexibility in the time frame to get those tasks done. And so on and so forth.

Now to my point. I'm a true believer that intentional and positive actions lead to favorable and measurable results in the short term and over time. This stands true in business, personal relationships and other areas of your life.

I've been fortunate enough in my career to offer the "nudge" that is sometimes needed for people to put financial planning as a high priority action item and help them put together a strategic financial plan so that they can enjoy the fruits of their labor. I'm very grateful for that opportunity.

As you may know, I'm an avid reader. A couple of the books that I've enjoyed reading several times are **The 7 Habits of Highly Effective People** by Stephen R. Covey and **The One -Minute Manager** by Ken Blanchard. If you haven't read either of these, you'll definitely enjoy them!

I hope that you enjoy this issue of **Interest & Dividends!**



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# market watch

With the equity market indices hitting new highs and economic data that is both positive and negative, there are a lot of questions about the capital markets, business and what the sustainability of current stock prices in the near future.

As usual, media outlets like as CNBC have a certain way of painting their own picture of the market outlook from day to day. Although they are purveyors of information, a lot of what they do is called selling advertising. Regardless, the biggest challenge our economy faces currently is our national debt continuing to grow and eventually becoming too big to service the interest payments.

You've heard of cause and effect right? So here's a biggie for you. Let's say that the Fed decides to stop buying our own debt and keep rates artificially low. That's good for the money market rates and CD rates right? Sure is. There's a small problem though. What happens to the amount of money necessary to service the interest payments on our national debt due to rising rates? Uh oh. Can you see the balancing act that is going on?

We'll continue to pay close attention to the Fed's actions and how those relate to interest rates and the economy as a whole.

Need some help or have a question? Call or email me. I'd love to give you a hand. **704.256.6016** or [david.hedges@bookmanbright.com](mailto:david.hedges@bookmanbright.com).



## LOOSE CHANGE

It's reported that the average person is exposed to several hundred ads in a day. Information overload in the world that we live in is the norm and it can take its mental toll. Here's a good way to clear your brain. Take a day or two and make it a media free day.

Take a break from television, newspapers, etc. You'll likely find that your life won't come to a screeching halt! In fact, your media break will result in improved creative thinking and peace of mind. Remember that your brain is a muscle, it needs to relax every once in a while!

## Techno Stuff & More

We're redesigning and improving our company website so as they say, "please excuse our mess".

Also, you likely already know that we engage in comprehensive wealth management for clients and with that, we have added a dedicated insurance business to our toolbox so that we can continue to provide risk management solutions by way of **life, disability and long term care insurance as well as fixed annuities.**

The name of our insurance business is **Bookman Bright Insurance Solutions** and over time, we will be add some great resources to our new website that you can benefit from should your strategic plan call for any of the insurance solutions provided.

In line with our way of doing business, we have no proprietary relationships or products to push. The business model is completely open architecture with literally hundreds of insurance carriers available to us and YOU!



### 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, **Saturday April 20 from 3pm-7pm**, at the offices of Bookman Bright. We'll have food and refreshments for you when you get here. We'd love to see you so stop by if you can!

### You're losing money and don't know it...

I'm sure that you're well aware of inflation but you may not have known that inflation was up 1.7% in 2012.

So, you ask me, "What's your point David?". My point is this, if you didn't realize at least 1.7% on your savings and investments last year, you "lost money". For example, if you put \$100,000 under your mattress last year and earned nothing, your \$100,000 now has the purchasing power of \$98,300.

I regularly have this conversation with people who keep overly large cash, money market and short term CD balances. If you'd like to get some information on making sure that this doesn't happen to you and your money, call me.

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