



Let's pay a little homage to the age old celebration of birthdays!

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

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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 BECAUSE IT'S YOUR BIRTHDAY, DON'T HIDE UNDER THE TABLE JUST YET...

You've likely been witness to the same thing that I have in the past. Your friend, mother, father, sister, brother.....whoever, would rather spend the day at the DMV than to be recognized for their birthday. And as you know and maybe even have experienced, "being recognized" doesn't even begin to describe the general embarrassment that overcomes you during the clapping, singing and general micro party that takes place when all of the servers at your local TGI Fridays drop what they're doing so that they can all gather around you with the entire restaurant looking on as

they bring you your birthday cupcake and treat you like the 5 year old that you may actually long to be!

I've got one quick thought on this whole birthday dodging: Fooye! Yeah, you heard me. My Nana taught me that word which I happen to like quite well. Thank you Nana.

Birthdays are for celebrating, period. Hey, if you survived this crazy world for yet another year, good for you! It wasn't that long ago that I was watching the news and some poor, innocent soul was swallowed up by a sinkhole in the earth while he lay sleeping in his bed. Really?? That's just wrong.

So, my take on birthdays is that they should be celebrated. If you get a card, receive a phone call, get an invitation to breakfast, lunch, etc., etc. from me, it's because I think that birthdays are important and should be celebrated.

Would you like to know when my birthday is? Oh c'mon. Stop it. All right. I'll be 45 years old young next month. Hey, you know what birthdays are also good for? A sense of urgency. None of us are going to live forever so let's get to it!

Please enjoy this month's edition of Interest & Dividends.



Dow 15,000 and Memorial Day

If you've been paying attention to the financial news, you've noticed that some of the equity indices have been hitting record highs including the Dow Jones Industrial Average breaking through the 15,000 point level. Our great nation also has an important holiday coming up, Memorial Day. But you may ask me, "David, what does one have to do with the other?" And I would say, "A lot".

Like me, you probably hear plenty of griping about health care, taxes, wasted government spending, etc., etc. and I'm not happy about a number of things going on in the U.S.A. at the moment and maybe you aren't either. However, it is still hard to dispute that we live in the greatest country on the planet that offers enormous opportunity for prosperity if you're willing to work hard as well as the opportunity to enjoy the fruits of your labor in a free society.

Now I'll connect the dots. Without the resources to defend our great nation against those who would like to otherwise squash the lifestyle that we enjoy, we would certainly not be in the fortunate position that we are. That includes the freedom that we enjoy and the chance for economic prosperity which can be seen in part, with a Dow Jones at the 15,000+ level.

Having said all of that, there is the most important portion of those resources that makes everything work. The men and women that have fought for our country and our freedom and some who have paid the ultimate price. I would like to express my deepest thanks and gratitude to them (and maybe



LOOSE CHANGE (DAVID'S CHALLENGE)

I've always been told, "Garbage in, garbage out". That goes for the information that you feed your brain and the food that you feed your body.

Lately I've done my best to lay off of the processed food and focus more on raw and organic types of meals. I can definitely tell a difference. Give it a whirl yourself and see if you can too.

Depending on where you live, you hopefully have some great grocery stores to shop at that carry a wide range of wholesome foods. Good luck!

Hang a Carrot

That sounds a little brutal doesn't it? What did carrots ever do to you???

Of course, I'm not referring to executing a carrot. I'm referring to setting some type of reward for accomplishment or achievement. In fact, sometimes there's no need at all to require an achievement for a reward. It's just nice to have something to look forward to, right?

Since life is really just a series of experiences and all of us have a shot at creating our own experiences throughout our lives, doesn't it make sense to always have something to look forward to?

By planning ahead and setting times and dates when we do things, go places and see people, we actually lay the groundwork to always be looking ahead as well as looking forward to the events and activities that are to come.

So what do you have planned for the near future?



And Compliments to My Printer

I'd like to take this opportunity to offer a sincere thanks to the wonderful job that my printer does on this monthly publication in addition to numerous other things that they print for me.

The printing company that I'm so complimentary of is none other than Vision Envelope which is located right here in Charlotte. My contact there is Scott Yarbrough who does an outstanding job of helping me with various projects.

You can find them on the web and their telephone number is 704-392-9090. If you call them for a print job that you're working on, make sure that you ask for Scott. He'll take good care of you.

Sorry Guys, Ladies Only Please

I'll soon be holding an event specifically tailored to the financial interests of women and some of the important things that differentiate strategic financial planning for women from that of men.

Keep an eye out for more details soon. Email me or call me if you'd like to be put on the invite list.

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