

VISION FINANCIAL CONCEPTS

Our VISION is to educate our clients about the vast array of FINANCIAL CONCEPTS available to them, and to help them to apply those concepts to their specific situations.

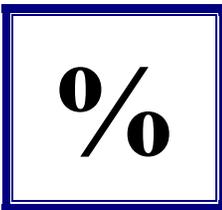


CONCEPT 1 – TIME: Anyone can achieve financial success if they effectively leverage their time. This includes time for your investments to grow, time dedicated to the planning process, and time dedicated to the enjoyment of that success.

(Time + Money) X Time to enjoy it = True Success.



CONCEPT 2 – MONEY: Stop spending, get out of debt, and save systematically. Think of your money as personal employees and put it to work appropriately. John D. Rockefeller said, “If you want to become really wealthy, you must have your money work for you. The amount you get paid for your personal effort is relatively small compared with the amount you can earn by having your money make money.”



CONCEPT 3 – RATE OF RETURN: Use fundamentally solid investments to beat inflation after taxes. Getting the highest rate of return is not the most important ingredient for investment success; however, investing in solid common sense asset classes that have the potential to outpace inflation after taxes is essential.



CONCEPT 4 – TAXES: Always take advantage of legal strategies that eliminate, reduce, or defer taxes. “Anyone may so arrange his affairs that his taxes shall be as low as possible; he is not bound to choose that pattern which will best pay the treasury; there is not even a patriotic duty to increase one’s taxes,” Judge Learned Hand, a famous tax court judge.



CONCEPT 5 – PROTECTION STRATEGIES: Never consider risk management for your health, life, income, assets, liabilities, or estate to be optional. If you don’t want to lose it, utilize sound strategies to reduce or eliminate potential liabilities!

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a Registered Investment Adviser