

# 'Common Sense' Financial Solutions for over 30 years

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## Contact Us

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## Calculators

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Our independent structure facilitates freedom of service, product and methodology in working what is best for each client.

**Welcome!** You'll find a wealth of information in the form of newsletter articles, calculators, and research reports.

Everybody's interest in financial matters is different. Use this site to gain some understanding of the opportunities and potential rewards that are available when you take a proactive approach to your personal financial situation.

Take a little time to find out about the financial concepts behind insurance, investing, retirement, estate planning,



and wealth preservation.  
Knowledge and  
understanding enhance  
confidence in choosing and  
maintaining a path(s)  
to life's goals.

Then, at whatever point you might  
choose, we're here to help you

'make a cake from the ingredients'. Like other areas of life - including you in your own profession - working with an experienced person who has the time to know the details and inter-workings of matters brings value and efficiency. Call or email or FAX with questions or for a consultation.

We hope you take advantage of this resource and visit often. Add this site to your list of "favorites" in your internet browser. Information is frequently updated and we want you to receive new developments in the area of personal finance.



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Information here is not intended to be exhaustive in nature. It is intended to initiate thought toward financial independence and/or other specific goals.

As in most, if not all, financial matters where an attempt is made to work toward an anticipated outcome there are few if any absolutes. The future will not operate by formula any more than has the past. Direction can be several in number to reach a goal(s) and judgments need be made to take such direction. Then, once direction is chosen, the method put into place, and appropriate action taken, all must still be reviewed periodically to see how well things are working with respect to eventually meeting the goal(s). If not on target "down the road" evaluation may suggest an altering of course, or simply some patience, or even a redefining of goals.

Knowledge is certainly important but common sense and patience are equally valuable. The three work best together.

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