

BUSINESS



ABOUT YOUR MONEY

By Jim Becker

DECLARE YOUR FINANCIAL INDEPENDENCE

As a nation, we celebrate Independence Day with fireworks, picnics and parades. And as citizens, it's good to reflect on the many freedoms we enjoy in this country. But as individuals, we define freedom in many different ways - and one of the most important of these could be financial freedom. That's why you may want to take the steps necessary to eventually declare your own Financial Independence Day. For example, consider the following:

Pay yourself first. In difficult economic times, it can be hard to set aside money for your future. But if you can afford it, try "paying yourself first" by having some money moved automatically each month from your checking or savings account to an investment. If you never actually "see" the money, you probably won't miss it, and over time, you

may be pleased by the growth in your investment. As your salary goes up, consider increasing the amount you automatically invest.

Invest for growth. Given the most recent recession, it's understandable that many people would shy away from investments whose principal may fluctuate. It's understandable but not necessarily wise — because historically these investments can possibly offer more potential for growth when a recession ends. And you'll likely need this growth if you're going to become financially independent. Although past performance is not an indication of future results, by holding these investments for the long term, you may be able to lower the risk involved, because over time, quality investments tend to overcome "down" periods and trend upward. You can also help control risk by including some fixed-income vehicles,

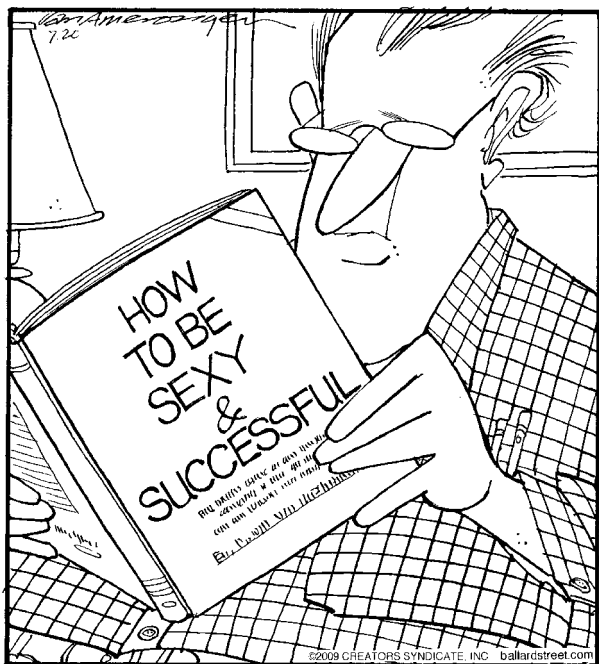
such as bonds and certificates of deposit, in your portfolio.

Reduce your debts. Debt may be your biggest obstacle to financial independence. It may take a fair amount of time to get rid of your debts, but consider your current situation and the options available to you, which might include evaluating your largest debts, paying down high-rate credit cards and avoiding new loans whenever possible. For example, mortgage rates are low compared to historical measures, so you might consider refinancing your existing mortgage to lower your monthly payment. This would give you additional cash flow that you could use to pay off credit card debt.

Help protect your income. If you were to become ill or injured, and could not work for an extended time period, you might jeopardize your family's wellbeing and your prospects for financial independence. That's why you may want to consider purchasing a disability insurance policy. If you work for a large company, your employer may offer this coverage, but it might not be sufficient, so you may need to add some private coverage. And if you work for a small company or are self-employed, you'll need to find disability coverage on your own. True, it's an added expense — but it's also an investment in your financial future.

Financial freedom, like other types of liberty, does not always come easily. To achieve it, you'll likely have to work hard. But it will be well worth the effort when your own Financial Independence Day does arrive.

BALLARD STREET by Jerry Van Amerongen



"I've done everything wrong," thinks Chuck.



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