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News from the Hill

Finishing 47th Isn't So Bad

Don't worry about going slowly. Just worry about finishing. That old saying has been around for as long as I can remember and its message is still every bit as urgent as it was years ago. Just hang in there long enough and you will be a success in business and life.

Finish the race. Some of the few who hang around become the top few; and the top few get the ink and fame and that's fine. But they are not the only winners. Anyone who is still moving toward the finish line after the last few years is a survivor. Anybody who is providing for his or her family, after all we have been through, is a winner. We are not paid to start the race. We are paid to finish the race. Finishing number one is not the point. Finishing is the point. You don't have to be number one to be a hero to those in your life who matter. Giuliano Razzoli is cool. Kwame Nkrumah-Acheampong is every bit as cool.

The story of two winners. Razzoli and Nkrumah-Acheampong are Alpine skiers who skied in the men's slalom at the recently competed in the Vancouver Olympic Games. Both went there with incredibly high goals. Razzoli's goal was to win the gold medal. Nkrumah-Acheampong's goal was to not finish last. Both achieved their

goals. Yet in the aftermath, the world applauds Razzoli and adores Nkrumah-Acheampong. We salute #1. We embrace #47. Why? Because Razzoli is that multi-million-dollar, I-will-be-number-one-if-I-have-to-stay-here-all-night achiever we read about; and Nkrumah-Acheampong represents the rest of us.

A story of unmatched skill. Razzoli is from Italy. He began skiing seriously at age three and has never stopped. He had a great mentor, Alberto Tomba, the last Italian man to win an Olympic Alpine gold medal. He practices skiing as often and as hard as anyone in the world. He has been racing competitively nearly all his life. Second place at Vancouver would not have been acceptable. Second place would have been failure.

A story of unmatched heart. Nkrumah-Acheampong is from Ghana. The coolest month of the year in Ghana averages 77 degrees Fahrenheit. He took up skiing less than ten years ago in England. He had no mentor. Even his coach can beat him down a mountain. Nonetheless,



he arrived in Vancouver as Ghana's first-ever Olympic skier. "I've been able to wangle and wrangle and struggle and find deals here and there," said Nkrumah-Acheampong. He made it there on short money and with two goals: avoid last place and beat at least one skier from a country where it snows. Check and check.

The parallels. Here's where the game of Alpine skiing is eerily like life and business. Of the 102 skiers who competed in the slalom, only 48 finished the required two runs. Nkrumah-Acheampong finished 47th and Erjon Tola of Albania finished 48th. The majority fell to the wayside. They didn't finish.

Cont'd Page 2

The Gettysburg Address

With the Fourth of July coming up soon, I am reminded of the time I was in grade school and given the assignment of memorizing the Gettysburg Address, one of my favorite historical oratories. Of course over the years I have forgotten the fa-



mous speech, but the story behind it and Lincoln's strong message of freedom and liberty is something that I will never forget. During this patriotic season, it is worth reflecting on this interesting bit of history and how the speech is still relevant in our current times.

The Gettysburg Address was a speech given by Abraham Lincoln during the Civil War on the afternoon of Thursday, November 19, 1863. It was delivered at the dedication of the Soldiers' National Cemetery in Gettysburg, Pennsyl-

vania, four and a half months after the Union armies defeated those of the Confederacy at the decisive Battle of Gettysburg.

Contrary to popular myth, Lincoln neither completed his address on the train to Gettysburg, nor did he write it on the back of an envelope. He did, however, do the final editing after he arrived in Gettysburg. It is very ironic and nothing short of amazing that one of the lines in the speech is, "The world will little note no long remember what we say here." Well, it turned

Cont'd Page 3

Inside this issue:

Finishing 47th Continued 2

Just for Fun 2

Gettysburg Continued 3

Surviving Spouses 3

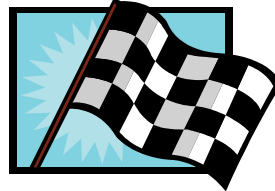
Financial Independence 4

Finishing 47th Continued

“The reality for most of us is that we reap what we sow.”

Fans were chanting “Ghana, Ghana, Ghana” for an hour after the race and Nkrumah-Acheampong met every autograph and photo request thrown his way. His comment after all he had accomplished was: “I just try to remember who I am.” As he explained it, “Just be yourself and things will turn out correctly. If you try to play up to the cameras, then that’s a problem.”

Find your own “Gold Medal.” It’s highly likely that winning the gold medal in our lives means spending our waking hours in the office. Maybe your goal is not to spend all your time in the office. Maybe your goal is to spend some time at work and a lot of time with your family. It’s hard to be a good Dad or Mom over the phone. Maybe your goal is to spend some time at work and a lot of time with your spouse or mate. It’s hard to be a good spouse or mate over the phone. Maybe your goal does not include walking around feeling guilty because you



have failed to hit an unreasonable goal. Maybe unburdened is better than burdened. Maybe reasonable goals are better than unrealistic goals. Maybe balance in your life is more important than spending your waking hours on the job. Yes, there are those who have absolute balance in their lives and still post higher than average numbers. But they are few and far between. The reality for most of us is that we reap what we sow.

Cross that finish line. I say this because I want you to know that sending your grandchildren to one of the best colleges in the country or taking care of your family in retirement is a better goal than becoming the next Bill Gates. Being Number One in your home is better than being Number One in your industry.

I advocate being number one, make no mistake. I do not, however, advocate walking through life wound tighter than a drum. In port-

folio management for example, we aim to avoid taking more risk than necessary. I tell my clients that my goal is not to make you rich, but to work to prevent making you poor. Crossing the finish line is a lot more important than crossing the finish line number one.

Nkrumah-Acheampong stayed on his feet and under control. He finished 43 seconds behind the winner. He wasn’t number one in the Olympics, yet he still hit all his goals. At the finish line, his wife and two children were looking at him, not Razzoli. The world envied Razzoli. The world related to Nkrumah-Acheampong. Both men left it all on the mountain. Each skied to the best of his ability. Each was the recipient of everlasting gratitude. Each is a hero. Most of all, each accomplished what he set out to do.

Isn’t it ironic that finishing 47th is as cool, as satisfying and as rewarding as finishing number one? It doesn’t make you a loser if you’ve given your all. May you look in the mirror at the end of the day and say out loud, “I accomplished what I set out to do.”

Just for Fun!

“Create each day anew by clothing yourself with heaven and earth, bathing yourself with wisdom and love, and placing yourself in the heart of Mother Nature.”-

Morihei Ueshiba

“Miss a meal if you have to, but don’t miss a book.”-

Jim Rohn

“You can make more friends in two months by becoming interested in other people than you can in two years by trying to get other people interested in you.” -

Dale Carnegie

Leonardo da Vinci never signed or dated his most famous painting, the Mona Lisa.

Honey is used sometimes for antifreeze mixtures and in the center of golf balls.

Watermelons can cost up to \$100 U.S. Dollars in Japan.

Red is the most popular car color in the United States.

Babe Ruth wore a cabbage leaf under his hat while playing baseball, and he changed it every two innings.



“The real measure of your wealth is how much you’d be worth if you lost all your money.”-

Bernard Meltzer

“You don’t get in life what you want. You get what you are.”-

Les Brown

“You have not found your place until all your faculties are roused, and your whole nature consents and approves of the work you are doing.”-

Orison Swett Marden

Gettysburg Address Continued

out that throughout history everyone remembered Lincoln's speech. It was just over two minutes long but became one of the greatest speeches in American history and one of the finest examples of English public oratory. Even more amazingly, Lincoln was not even the featured speaker. The main speaker was Edward Everett who was a widely famed orator of the day. His speech lasted over two hours and to this day neither his name or speech are hardly remembered.

Here is Lincoln's speech in its short entirety. I will let the speech speak for itself and even though times have changed, I will leave it up to you, dear readers, to determine its relevancy in our chaotic times.

The Gettysburg Address

Four score and seven years ago our fathers brought forth on this continent, a new nation, conceived

in Liberty, and dedicated to the proposition that all men are created equal.

Now we are engaged in a great civil war, testing whether or not that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battle-field of that war. We have come to dedicate a portion of that field as a final resting place for those here who gave their lives that that nation might live. It is altogether fitting and proper that we should do this.

But, in a larger sense, we can not dedicate — we cannot consecrate — we cannot hallow — this ground. The brave men, living and dead, who struggled here, have consecrated it, far above our poor power to add or detract. The world will little note, nor long remember what we say here, but it can never forget what they did

here. It is for us the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so notably advanced. It is rather for us to be here dedicated to the great task remaining before us — that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion — that we here highly resolve that these dead shall not have died in vain — that this nation, under God, shall have a new birth of freedom — and that government of the people, by the people, for the people, shall not perish from the earth.



Surviving Spouses Face Challenges

The death of a spouse is a very stressful and challenging time. There are many financial and legal challenges that occur within the first six to nine months of a spouse's death. I will focus on the first steps to solve some of these issues that many will overlook including one of the most important steps: getting organized.

First Things First

The first things to get started on the path to organization is to set up a record keeping system. One easy way to do this is to file all important papers in separate manila folders. Label each folder and file them in alphabetical order in a large storage box.

Information to Locate and Organize

Here are the documents to locate:

1. Tax returns for the last three years
2. Wills
3. Any of your spouse's military discharge papers
4. Insurance policies
5. Birth certificates
6. Death certificates
7. Marriage license
8. Closing or escrow papers for real estate

9. Buy-sell agreement if your spouse owned a business
10. All bank statements, brokerage statements, IRA and company plan statements

Congratulations, you have now organized all your important documents. You are now ready to meet with your attorney, CPA, and Financial Advisor. You are also prepared to get assets renamed if needed and to collect insurance benefits.

Assets and Debts

The next thing to do is to take an inventory of your assets and debts. This is important so that you don't miss any payments. This will also help you set up a budget so you can see how much income is needed to be generated by your investments, insurance proceeds, and current earned income. Now that you have the above steps completed, you will be better prepared to make decisions. Some examples of the type of decisions you may need to make are whether or not to sell your home, your spouse's business or some of your investment assets. Also, decisions may need to be made on how to invest your insurance proceeds or to reposition your portfolio. It is very important, however, to understand that your ability to make reasonable decisions may be temporarily impaired. Don't worry though, because this is normal. It may make sense to postpone non-essential decision making for at least six to nine months after the traumatic event of

losing a spouse.

We Can Help

If you or anyone you know has recently lost a spouse, our firm can help with the following:

1. Consolidating and renaming assets
2. Transferring assets and helping to obtain insurance proceeds
3. Budgeting and cash flow
4. Organizing and helping to locate important documents
5. Portfolio & risk management
6. Working to maximize income
7. Coordinating and communicating with your CPA and attorney
8. Insurance planning and updating beneficiaries
9. Education
10. Helping to take inventory of assets and debts.

Losing a spouse can be a very stressful and emotional time. Our goal is to ease the stress and to help keep our clients on track with their finances despite experiencing tough times.



We Take the Stress Out of
Income & Retirement Planning

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have not done so yet!

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We would like to take this time to thank all of you who
have given us the opportunity to help your family,
friends and colleagues. Thank you for the introduc-
tions; we always appreciate the chance to help.

Declare Financial Freedom on Financial Independence Day

We are fast approaching July 4th, the anniversary of America's Declaration of Independence from the Kingdom of Great Britain in 1776. Though the war was not officially over until the Treaty of Paris was signed in September of 1783, we celebrate the July 4, 1776 as the birthday of our nation.

July 4th is a special day for many Americans. To me, the 4th of July represents not only the birth of our nation and the sacrifices that millions of military members and their families have made throughout our nation's history, but it also represents the symbol of freedom and hope.

It is not a stretch to take this a step

further and relate freedom and hope to financial independence. This year, I am declaring July 4th **Financial Independence Day**.

I challenge everyone to declare financial freedom. Financial independence has different meanings to everyone. It could be freedom from debt, no longer being a slave to your day job, earning more money, eliminating credit cards from your life, creating multiple streams of income, finding a new job, planning for retirement, or anything else that helps you achieve the life you want to live. Make Financial Independence Day your day to create a financial plan* to take you through life and help give you the freedoms and opportuni-

ties you desire.

Start today, not tomorrow, in setting your goals and your plan for Financial Independence and declare war and make a concerted effort to change your ways so that you can potentially be forever financially free.

* Financial Planning and portfolio management are offered through LPL Financial, a registered investment advisor.



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