

Opinion/Editorial

Are your investments working as hard as you are?

On Labor Day, we celebrate the achievements of the American worker. As someone who works hard yourself, you can appreciate this holiday. And, of course, you hope your efforts will eventually result in achieving your important goals, such as college for your children or a comfortable retirement. But if you're going to turn these objectives into reality, your money needs to work as hard as you do.

What steps can you take to help make sure your money is working hard for you? For starters, consider keeping the money you may need in the near future in investments that pay minimal rates of return. These investments can offer you liquidity — in other words, it's no problem to get at your money when you need it. But you can find some investments that offer liquidity and can pay a more attractive rate of return — investments that may work harder for you.

Another reason you may keep money in a low-rate investment is that such investments typically offer greater protection of principal than an investment such as a stock. And this is certainly true, because stock prices will always fluctuate, and the return of your principal is not guaranteed. Nonetheless, stocks have historically offered returns that have been higher than the inflation rate,



Financial Focus

By Lori Fell
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although as you've no doubt heard, past performance is not a guarantee of future results. And if your investments do not keep up with inflation,

you could lose significant purchasing power over time.

Clearly, then, your goal should be to make sure your savings and investments are working hard for you without taking on more risk than you would like. And one of the greatest risks occurs when you have all your money tied up in just one type of investment. When a market downturn strikes a particular group of investments, and you have no other investments to help cushion the blow, your portfolio could take a sizable hit. One

way to help lower your risk level is to spread, or diversify, your money among a range of investments, such as stocks, bonds and government securities. And while diversification can't guarantee a profit or protect against loss, it can help you reduce the effects of volatility.

Another way to make sure your investments are working hard for you is to have them "multi-task." Consider your 401(k) or other employer-sponsored retirement plan. Not only does your money have the opportunity to grow on a tax-deferred basis, which means it can accumulate faster than if it were placed in an investment on which you paid taxes every year, but also your contributions are generally made with pretax dollars, so the more you contribute, the lower your taxable income. Such "double duty" is a great way to keep your money working hard for you. And the same principle may apply to your traditional IRA, assuming your income level qualifies you to make deductible contributions.

Labor Day comes and goes quickly. But by making the right moves, you can help ensure your money is working hard for you 365 days a year.

Submitted by Lori Fell, Edward Jones Financial Advisor. Call Lori at (517) 392-5320.

'This time you could keep that fire burning'

There is a short little verse in 1Thessalonians 5:19 that is really at the heart of most Christian's coldness and indifference.

Now, I am not saying that you are cold and indifferent. I'm referring to those who claim to be Christians, but have no drive, no compulsion to attend church, to fellowship with other believers, who have no heart for worshipping God and really couldn't care less if their neighbors, friend or even family members die and go to hell. I'm, of course, not talking about you, but let's talk about them for a moment. (It's more fun to point fingers at other people anyway.)

The four little words I'm referring to say, "Quench not the Spirit." The Holy Spirit here is a fire. Like the fire in a wood stove that keeps the whole house warm. Like the fire in a kerosene lantern that keeps the room full of light, like the fire that burns in the heart of two lovers,



From this side

By Terry French
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that keeps the passion, the romance flowing, like the fire that happens when a match is struck ... The verse says, Don't let the fire go out. The reason the heart gets cold toward God is because 'somebody' let the fire go out. The reason there is no sparkle, no light in the soul is because 'somebody' let the fire go out. The reason the

passion is gone is because someone stopped feeding the flame, stopped stirring the coals. Someone closed the vent to the breath of God breathing new life into the flame. Somebody — somebody let the fire go out.

Now we both know it is not you. But you could strike that match and do all in your power this time, to guard the fire, stoke the flame, make something really burn for God -- this time. This time you could keep that fire burning.

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Terry French is the pastor at New Life Fellowship in Leslie. He writes a weekly editorial for The Leslie Weekly Guardian. He can be reached by e-mail at pastorfrf@sbcglobal.net.

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