

May 4, 2008

Dear Reader:

How Long Will You Wait?

It's decision time. You can continue hoping things change or, with this help, you can make them happen today.

Everyone wants to change and improve, but few understand how the process actually works. When you know the secrets to controlling motivation, like a light switch you can turn it on and off at will.

Just imagine what your life would be like if you knew how to get and stay motivated at a moment's notice for as long as you wished.

It would be an amazing life, to say the least.

1. Let Go of the Past

Before you can create a better future, you must let go of the pains in your past. Failing once does not mean you will fail forever. Learn from your history, but don't let it stand as an obstacle between you and your dreams.

2. Remember Success

Just as important as learning from and overcoming past failure is recalling past success. It doesn't matter who you are, you have succeeded at something at sometime in your past. Don't gloss over these moments. Use them to remind you that you can in fact achieve your goals.

3. Realize the Possibilities

It's possible. The dreams you hold in your heart but push to the back of your mind are within your reach. Accept the fact that you can create a better life. This will serve as the springboard of belief you need to succeed.

4. Dream the Big Dream

In order for dreams and desires to inspire you to action and achievement, they need to be big. If you don't get excited about what you have planned for the future, you will never find the inspiration you need to change your life. Powerful dreams can move the soul, and when you dream the big dream, you will be driven to make the compelling picture a tangible reality.

5. Thinking Your Way to Change

No matter how bad you want it to happen, change will never result from thinking alone - you must take action. The world is swimming in dreamers, but only those who act on their desires achieve truly remarkable results.

6. A Daily Habit to Begin Today

Set aside at least 30 minutes each night to review your day and plan for the next. It's a simple way to add an element of control to your life. Also, beginning this habit today will help tremendously when you begin to work toward your exciting and inspiring goals and

dreams.

7. Mix It Up

The wrong routine can spell certain doom for your goals and dreams. To make sure this doesn't happen to you, add at least one new step to your daily routine to help break up the pattern. One new activity will set the stage for many more in the future, making it possible for you to break free of any negative routines.

8. A Team Sport

Don't go at this alone. Achieving a goal or dream requires a team effort. There will be times when you feel like giving up, when you feel like it's too much to take. One of the surest ways to overcome these small setbacks is to have the support and guidance of your goal partner.

9. Get Excited About What's to Come

You are on your way to getting everything you have ever wanted! Now is the time to get excited and inspired about what your future holds. Imagine living your ideal life - now make it happen!

10. Raise Your Standards

It's time to raise your standards. It's time to expect more out of yourself than anyone else. Accept nothing less than your absolute best in all that you do and you'll have no problem creating your ideal life. After all, you'd expect nothing less than living the life of your dreams.

11. Take Ownership

Before positive changes can take place, you must take responsibility for your position in life. You are in control of your future and are the only one who can guarantee a better life. If you play the role of a victim, giving up control and ownership of your life, you will never enjoy the amazing opportunities that life offers to us all.

12. Write in a Journal

A million thoughts may rush through your mind each day, but if you do nothing to capture them, they often disappear as quickly as they came. Take time to write in a journal each week. This will not only help you overcome obstacles you are facing in your life but also help you discover what you really want.

13. Whom Do You Admire?

Make a list of at least three people that you admire. With your list in hand describe what it is that you most respect about each individual. Often pinpointing what we admire in others offers insight into what we wish to become ourselves.

14. The Moment

Remember a time when everything seemed to be going just right? When nothing could get you down? When you thought to yourself, 'This moment, right now, is what life is all about.' We all have moments in life when we feel we are at our best, but most people don't utilize them. Use the special moments in your life to bring to light goals and desires that are sure to fulfill your needs. Learning from and building on these times will help you create magic moments on a daily basis for the rest of your life.

15. A Friendly Brainstorming Session

Gather a group of your closest friends, the ones who know you better than anyone else, and use their knowledge about you and your life to help you brainstorm goal and dream ideas. They will likely offer ideas you never considered yourself.

16. What don't you want?

Sometimes the easiest way to uncover what you want is to know exactly what you don't want. It all depends on your particular personality. Some find it very difficult to create specific goals, but these same people have no trouble explaining in detail what they hate. Sometimes working in the opposite direction of what you hate can be the key to discovering your goals and dreams.

17. Keep a Notebook in Goal-Creating Areas

Watching television offers hundreds of ideas that you can use to help you create your own personal goals. The same is true of your sleep. Because of this it's vital that you keep a notebook handy while watching television and on your nightstand to jot down any goal ideas that come to you.

18. Impossible to Fail

People are more than capable of creating compelling dreams, but the fear of failure often clouds the path. To avoid this pitfall, imagine that it is impossible to fail. What dreams and desires would you pursue if you were guaranteed success?

19. Your Ideal Life

Think ahead. Imagine living your ideal life in five years. Then ten and twenty years. What would you be doing? With whom would you be doing it? What would your life look like on a daily basis? Use the picture of a future life to create goals and desires in the present.

20. Get Specific

In order for you to create lasting change in your life, you have to be super specific about what you want. Vague ideas just won't cut it. The more specific you make your desires, the easier it will be to act on them. Cloudy hopes create obstacles. You have to know exactly what you want, down to the smallest detail.

21. Write it Down

When you get an idea for a goal you'd like to achieve write it down immediately. The simple act of writing your goals down on a sheet of paper will bring them one step closer to reality. Saying something is one thing, but when you actually see the words written down it becomes a living, breathing thing.

22. Small Steps to Great Success

While the nature of your dreams needs to inspire, you must also recognize the fact that it takes only small steps to create amazing changes. The dream will lead the way, but it won't come in one giant leap. Small steps, carried out each day, will bring you to the destinations you seek.

23. Who Are You Living For?

Many times people will accept the status quo because they are afraid of what other people would think of them if they strived for more. Fitting in becomes more important than moving ahead. Decide here and now that creating the life you want to live is far more important than blending in and living for the approval of others.

24. Search for Success Stories

The stories of individuals overcoming all odds and achieving their dreams surround you. Seek out and make these stories a part of your life. You are not alone in your search for happiness. Knowing that others have succeeded in the past can be enough to motivate you to succeed in the future.

25. The Overnight Success Myth

Success takes time. People who believe in the overnight success expect amazing results the minute they start working toward their goal. It's not going to happen. Don't let this get you down - it's a positive. When you know the truth about success you won't become upset when immediate results can't be seen.

26. Measure Your Progress

As you begin putting the pieces of your desire in place, be sure to measure your progress along the way. Doing so will help to keep you motivated to achieve the goal as you see real improvement taking place. You will also be able to recognize troubling areas that need more attention or successful methods that could be spread to others aspects of the goal.

27. Educate Yourself

The more you know, the more you'll grow. Information is the greatest resource you have as you work toward creating a better life. Facts help to increase your confidence, break down fear, and inspire you to action. Learn all there is to know about what you want and you will never be without the drive and energy you need to make it happen.

28. Make Autobiographies Part of Your Library

Learning about the lives of the people who achieved the goals you want to achieve is one of the most inspiring techniques available. Find out who had the same aspirations and learn all you can about their inspiring story.

29. Essentials of Change

It doesn't matter what you want, someone at sometime throughout history has desired and achieved the same thing. Not only does this prove that your dreams are possible but also that you have what it takes to make them happen. People have done so much with so little, proving that the essential requirements of creating change are within you.

30. Become Aware of Your Thoughts

The wrong thoughts played enough times in your mind can sap the strength of anyone's confidence. Become aware of the things you say to yourself. Every time you come to a negative phrase stop yourself, refute the belief with logic, and replace it with a strong and empowering thought.

31. Say and See

For those with phobias simply mentioning their particular fear puts them in a frightened state of mind. They may even exhibit physical signs of fear. The same is true of goals and dreams. Many times the second you say your goal images of failure and fear pop into your head. To fix the problem, consciously say your goal and imagine success again and again until it becomes ingrained in your mind.

32. What's In It for Me?

As you begin taking steps toward the things you desire, you will meet with many obstacles along the way that have the potential to knock you off course forever. To ensure this doesn't happen to you, answer the question: What's in it for me? Knowing exactly why you are reaching for more will serve as a constant source of energy and excitement to keep you going strong in the face of short-term setbacks.

33. Ask Yourself a Question

What's the worst thing that will happen if you give up on your goal? This and other thoughts like them are useful tools. Fear of what could happen if you don't succeed shouldn't be the main reason you work toward your goal, but it is an excellent tool to help you get started.

34. What's Holding You Back?

Take time to really think about what's holding you back from working toward and achieving your goal. Too often people get a 'feeling' and quit on their dreams. You can't fight or solve a vague feeling, but you can solve a specific problem. That's why it's critical for you to zero in on exactly what's holding you back from success.

35. Share the Excitement

Don't keep your plans for a better future to yourself - share the excitement with those who will not see it as bragging or your ego taking over. This will make the dream more tangible, and include others in the picture who will ask about your progress and keep you heading in the right direction.

36. If Not Now, When?

This is a simple method to adding a powerful boost to your goal-achieving project. People are gifted at the art of rationalization and procrastination. To put a stop to them ask yourself, 'If not now, when?' If you're honest, and I know you will be, you'll realize that now is as good a time as any to begin moving toward a better life.

37. Your Excuses Have No Uses

Excuses are scapegoats. They cover up the truth so we don't have to face it. You and I both know this isn't the way to a happy and successful life. You have to put a stop to excuses once and for all. Every time you catch yourself using an excuse to cover up the truth about why you aren't working toward your goal (e.g. I don't have the time), write it down along with at least three solid reasons why your excuse is completely wrong. And never use it again.

38. Fear is Part of the Puzzle

If you're waiting for a guaranteed success, you'll be waiting for the rest of your life. Fear is part of the process of success - there's no way around it. You might think that the people you look up to are free of fear as they work toward their dreams you are mistaken. Everyone feels fear when they take a step outside of their comfort zone, the question is whether or not you keep going.

39. Place Reminders in the Home and Office

Place powerful reminders around your home or office about the goals and desires you are working to achieve. With the hectic pace of life in today's society it's easy to forget about the truly important things. Placing pictures in your home of the ideal body you are dreaming about or the home you wish to build are effective tools to keep you going strong.

40. The First Step

A single step in the right direction is all it takes to put in motion great things. Every written masterpiece begins with a single word on a page. Every long journey begins with a single step. The things you desire most will be no different. Write down on a clean sheet of paper the absolute first step your goal requires - then do it.

41. A Part of Your Identity

When success becomes a part of your identity, a part of who you are, you'll find getting motivated to do more with your life is an easy task. People stick to what they believe they are. In other words, a quitter will quit before he succeeds; a winner will get exactly what he wants in the end. Don't just think like a winner - become one inside and out until the thought of quitting conflicts so strongly with who you are that you are driven to succeed.

42. What Company do You Keep?

Most often people mirror their environments. The friends and family members you associate with play a major role in your life - both positive and negative. Ask yourself if the people in your life are helping you become the person you want to be or are standing in the way of progress. If changes need to be made, follow through.

43. The Truth about Change

You will fail. Not once, not twice, but many, many times. This is how the game works. Believing that you will be able to achieve a lofty goal or dream without a hitch is like believe you can play perfect golf without a single step on a course. It's not negative, it's reality. And a true success uses this as an advantage. When something doesn't go according to plan an adjustment is made and the process resumes. A short-term setback will never bring an end to their ambition.

44. Know When to Keep Quiet

Just as important as sharing your goal with those who will offer guidance and support is not sharing your goal with those who will resent your improvement and take a jab at you with every chance they get. Naysayers are killers of the spirit. When it comes to these individuals, keep your goal to yourself.

45. If It Works Once, Use It Again!

Have you ever watched a movie that really moved you? Read a book that inspired a change in your life? Listened to an audio tape that motivated you to take action? If you're like most people, I'm sure you've experienced one or more of these. But do you revisit them on a regular basis? People will find a tool that inspires them only to leave it behind. If something motivates you, use it again and again.

46. Organize Your Space

A cluttered space leads to a cluttered mind. Taking a few hours to clean up your common work areas will go a long way in helping you maintain clarity and focus while working toward your goals.

47. Everyone Needs a Day Off

Sometimes the best way to stay motivated to achieve your goal is to give it a rest. When things don't seem to be going your way or you simply feel exhausted, put your goal out of mind until the next day. Take a walk, a ride, or just sit and relax. This short break will

allow you to return to the project with renewed energy and enthusiasm.

48. Choose to Think About What You Want

With everything you have to think about each day, the things you desire won't always get the time they deserve. You have to choose to think about what you want to change in your life, or your dreams will very likely be left behind.

49. Subscribe to Magazines, Newspapers, and Newsletters

Information is a major part of success. To stay motivated to change your life you need a constant flow of new and exciting information flowing into your mind. If possible, subscribe to at least one magazine, newspaper, or newsletter that focuses on the subject of your goal.

50. Use the Library!

As simple as it sounds, get and use your library card! Books are among the cheapest (if you use your card, that is) and most effective success tools around. You can learn most anything from a well-written book. Accept this fact right here and now: if you don't like to read, you'll never reach your true potential.

51. Create a Specific Strategy

When you know exactly what you want, you have to know exactly how you are going to get it. Just as a vague idea of what you want will never lead to success, a hazy notion of how you will achieve your dreams will bring about the same fate. Super specific strategies will result in success. Anything less will make improvement difficult, if not impossible, to enjoy.

52. Use a Timeline

Your dreams need a timeline. This includes not only a deadline but also a time to begin. Without a definite timeline, potentially rewarding and fulfilling goals may silently slip away until they become only distant memories. When will you begin working toward your dreams? When will you achieve them?

53. Tools of the Trade

To accomplish the task above, charts and checklists are the way to go. Charts are the perfect tool to measure incremental goals such as a savings or investment plan. If your desire is more sequential in nature, simply list the steps in a checklist along with their deadline to keep you right on track from start to finish.

54. Intelligent Action

Action is key to change - but not just any action. Eating unhealthy foods is action, but it is definitely not the kind of moves you should be making if your goal is to get in shape. The secret is to take intelligent action. Learn how to make the right moves and you'll be on your way to enjoying an amazing quality of life.

55. Windows of Opportunity

What you see today will not necessarily mirror the picture of tomorrow. In other words - things change. You can never know for sure how long the opportunity to act will offer itself. It could vanish tomorrow or in twenty years. The point is: Today is the certainty in your world. Make the best of it.

56. Use Your Time Wisely

The one thing we all desire more of but lose every day is time. Because of this, you need to take steps to ensure your time is being used wisely. Discover where your time goes each day and how you can better utilize each minute and hour.

57. Get Active

An inspired mind is of little use if you lack the physical vitality to execute your plans. Get active and get moving. Whether this means a daily exercise program or simply riding your bike to work, think of as many ways as possible to be active in your daily life.

58. Maintain a Healthy Diet

Just as important as an active lifestyle is a healthy diet. You can't expect to have the energy and drive necessary to live an extraordinary life if you continue to fill your body with unhealthy foods. What you put in your body has an enormous impact on your motivation to improve.

59. Get Enough Rest

Your body cannot perform at its peak levels if you don't give it the time it requires for rest and repair. Four hours of sleep each night will eventually catch up with you. Get the rest you need and you'll have no problem working with passion toward your desires.

60. Collect Your Favorite Quotations

The written word can be just as powerful as movies. When you come across a quotation that motivates you to achieve your goals, don't let it go! Write them down, save them on your computer, or do whatever works for you to keep them close at hand.

61. Learn from Your Mistakes

When things don't work out exactly as you had planned (this will happen) don't waste the opportunity to learn something. A short-term failure is a good thing - it teaches you how 'not' to do something, which will bring you closer and closer to the solution you seek.

62. Constant Curiosity

Be curious. The world can be a truly amazing place when you take the time to look around and learn about it. Read, converse, observe, listen, and discover the miracles that surround you. Constant curiosity is the habit that is sure to get you excited about your world, your life, and your future.

63. Spend Time with Children

Spending time with kids is a great way to let go of your worries and reconnect with your more innocent past. As adults, we have learned to hide our true emotions and keep a reserved attitude. Children have a great lesson to teach us - have fun and enjoy life. Maintain your youthful ways as you continue to grow older.

64. Focus on Others

There is no better way to improve your life than to help others do the same. To give is to get, and when it comes to spreading happiness and joy to others, it has never been more true. As your focus turns from yourself to those in need you will find that your own problems seem less important and may even disappear altogether.

65. Volunteer Your Time

An effective method to help others is volunteering. Your time is the most precious

resource you have, and giving it to someone else is a truly rewarding experience. Contact your local churches, community center, or public schools for volunteer opportunities.

66. The Ups and Downs

You will not always be motivated to succeed. We all have our ups and downs, and expecting anything different will create frustration and anger. We all get upset, encounter setbacks, and have bad days, but here's the secret: you can visit, but just don't live there.

67. Your Contribution

What are you going to contribute to the world after you have gone? Living an extraordinary life requires thinking beyond yourself and giving back to the world in some way. What will your gift to the world be?

68. Be Grateful for What You Have

Take time out of each day to be grateful for the things you have in your life. Simply being alive and well is an amazing gift - anything more is just icing on the cake. Appreciate what you have and you will discover a renewed passion to achieve the desires you have yet to experience.

69. Starting in the Right Direction

You may not realize it, but you've already taken a massive step toward success. Simply reading these words demonstrates your desire to enhance the quality of your life. Now that you've taken the first step, keep it going day after day, month after month, year after year.

70. Enjoy the Ride

While you're working your tail off to create a better life for you and your family it's important to enjoy the experience and not just focus on the outcome. It's like taking a road trip through beautiful country with your eyes closed thinking only about the destination. You'll miss out half the joy of success if you forget about the experience of it all.

Attached is the May, 2008 newsletter.

If you would like to add a friend, co-worker or family member please send me their e-mail address.

Talk with you next month.

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It's not that we plan to fail, it's just that we fail to plan.

In this issue:

Style Drift: Do You Know Where Your Assets Are?

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Ask the Experts

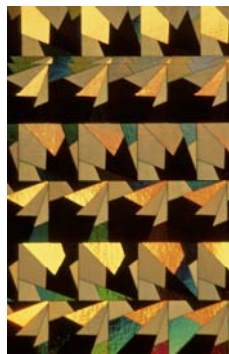
Duane's Capital Ideas

Strengthening your financial future

May 4, 2008

Style Drift: Do You Know Where Your Assets Are?

Every investment you own should have a specific role in your portfolio. However, even if you've established an appropriate asset allocation, it's a rare portfolio that remains static for years. Even if you don't alter your holdings, style drift may make changes for you.



Style drift occurs when a portfolio undergoes changes in its original approach. It is neither good nor bad, but monitoring changes helps ensure your portfolio reflects your intentions.

Watching for hidden shifts

Mutual funds provide a good example of how style drift can occur. Each fund has an investment objective; however, its manager may have flexibility in how that objective is pursued. For example, an actively managed stock fund may be known for investing in value stocks--those the manager feels are underpriced--while another fund might favor growth stocks with rapidly growing earnings. Depending on a manager's view of the market's future, a fund that has focused on growth stocks may shift toward value--or vice versa. Its style has drifted, even though its investment objective may have stayed the same.

The more specific a fund's name, the less latitude its manager may have. For example, a fund with a specific asset class or style in its name--let's say the hypothetical XYZ Small-Cap Fund--must invest at least 80% of its assets accordingly. Be sure to review a fund's prospectus before investing; annual and semi-annual reports should show any changes.

Getting caught in a drift

Another common example of style drift is a small-cap mutual fund that has large inflows of

new assets. Because there are restrictions on how much of one company's stock a single mutual fund can hold, small-cap fund managers sometimes find themselves unable to invest enough in any individual small company to affect the portfolio's performance, and invest more in mid-caps. Or they may be reluctant to sell a solid small-cap company that has grown to mid-cap size. Still other examples:

- A manager who includes a significant percentage of international securities in a portfolio that has typically focused on domestic issues
- A portfolio that departs substantially from its so-called "neutral mix" of multiple asset classes

Even though it may be within a manager's discretion to make such shifts, style drift can affect your asset allocation. If your portfolio's expected return assumes that you have a certain percentage in, say, small caps or international stocks--or that you exclude them--your allocation and overall strategy can be thrown off without your realizing it.

Drifting away from an index

Style drift also can affect the standard by which you judge a portfolio's performance. Most mutual funds are benchmarked against a relevant index to ensure that you're comparing apples with apples. If a fund's style drifts dramatically, the index may be less useful as an indicator of how that fund compares to its peers. More importantly, determining the level and type of risk to which the fund exposes you may also become more difficult.

Don't overreact

Style drift may be part of a manager's overall strategy to try to boost performance. Staying on top of whether your investments may be undergoing a makeover, and understanding the reasons behind any style drift, can help keep your portfolio on track.

Universal Life: Insurance with Options

Universal life insurance (UL) can be described as life insurance with options. You decide how much premium to pay, when to pay premiums, how much death benefit you want, and more. Learning about the features of UL will help you decide whether this type of permanent insurance is right for you.

Pay what you want, when you want

When you buy UL, the policy provides for planned level premium payments. But you don't have to make regular or level payments each payment period (e.g., monthly, yearly). You can make larger or smaller payments, more or less frequently than planned. With each payment you make, the insurance company deducts a portion for administrative expenses related to your policy. The remainder is credited to a cash value account, from which the cost of insurance coverage (the death benefit) is deducted, with the balance earning interest.

Your policy will remain in force as long as your cash value is sufficient to cover current expense and mortality charges, even if you don't make all the planned premium payments.

Your cash value accumulates tax-deferred interest at rates determined by the company (including a guaranteed* minimum rate of interest).

Choose (and change) your death benefit

With UL, you can also increase or decrease your policy's death benefit as your insurance needs change. You can usually lower the death benefit at any time, but if you want to increase the amount of coverage, you'll need to go through the company's underwriting process again, which may include a new medical exam. Adding to UL's flexibility is the option to choose a level or enhanced death benefit.

Option 1 or option A pays a level death benefit that remains the same as long as you don't ask to change it. As the policy's cash value grows, the net amount at risk (the amount the insurance company has to pay out of its own pocket at your death) decreases. As the net

amount at risk becomes lower, so too does your premium cost.

For example, if you own a \$200,000 policy with \$50,000 of current cash value, your premium is based on \$150,000 of insurance coverage, even though the total death benefit is \$200,000.

Option 2 or option B, the enhanced benefit, allows you to add the cash value to the face amount of the death benefit. For example, if your \$200,000 policy has \$50,000 of cash value when you die, your beneficiary receives \$250,000. With this option, your premium cost is based on \$200,000 of insurance, but you get more death benefit (\$250,000) for your money.

Getting to the policy's cash value

As with most types of permanent life insurance, you can generally obtain loans from your insurance company by using the cash value of your universal life policy as collateral. Loans are charged interest at current or fixed rates. Be aware that if you don't pay back a loan, the death benefit payable to your beneficiary will be reduced by the amount of any outstanding loans plus accumulated interest at your death.

A unique feature of universal life insurance is that it allows you to take partial withdrawals from your policy's cash value. Depending on the policy, you may be able to withdraw up to 90% of the cash value. However, such withdrawals are regarded as permanent withdrawals and will reduce your policy's death benefit. Partial withdrawals are taken from principal first and are not subject to income tax. Withdrawals are usually not allowed in the first few years of the policy. Withdrawals of amounts exceeding your policy's principal may be subject to tax. There may be a surrender fee charged for full or partial surrenders. Talk to your insurance company, agent, broker, or tax professional before making a withdrawal.

*Any guarantees associated with payment of death benefits, income options, or rates of return are subject to the claims-paying ability of the insurer.



Did you know:

- U.S. life insurance sales totaled \$12.6 billion in 2006
- UL sales comprised 40% of the total life insurance sales in 2006--the next closest was term life insurance with 23%
- UL sales grew by 9% in 2006, from the previous year
- In 2007, about 3.6 million families with dependant children had no life insurance

Life Insurance and Market Research Association (LIMRA)

Tips for Selling Your Home in an Uncertain Market

Will the combination of lower mortgage interest rates, higher inventory, and falling prices send buyers to open houses in droves this summer? No one knows for sure, but here are some ways you can increase the odds that your home will be sold at the best possible price before the leaves fall.

Price your home to sell, not sit

Pricing your home correctly is extremely important. Although it's tempting to "test the market" by setting a high asking price, this may turn off prospective buyers, or result in lowball offers, and your home may continue to sit on the market. A better alternative? Ask a real estate agent to do a comparative market analysis to help determine a realistic asking price, taking into consideration how much similar properties have recently sold for, and the average number of days homes have been on the market. It's especially hard to pinpoint the right asking price in areas where sales are slow and prices are falling, so remain ready to adjust your asking price later if necessary.

Sellers are often afraid of shortchanging themselves by setting their asking price too low, but a lower asking price may actually generate more interest, potentially leading to a much higher sale price if buyers submit competing offers. Even if no bidding war is triggered, you may end up selling your home quickly, an advantage if you've already found another home to purchase.

Advertise, advertise, advertise

Whether you're selling your home yourself or using a real estate agent, advertising is key, especially when there are many homes on the market. Make sure that any sales materials you or your agent prepare emphasize the features that might convince someone to choose your home over another. Target the right audience, too. For example, if your home is right for a growing family, why not highlight the flexible floor plan, the child-friendly neighborhood, and the large yard?

Buyers today expect to begin their search for a new home without ever leaving home, and online advertising has become an indispensable tool for marketing real estate. According to the National Association of Realtors®, 74% of people who used the Internet to search for a new home eventually drove by or viewed a home that they saw online, so make sure that

your home is prominently featured on a real estate website. And remember, a picture is worth a thousand words. Buyers will look more closely at homes with numerous high-quality photos, and may bypass homes with none. For maximum exposure, consider adding a virtual tour that shows off your home's best features, even if it costs a little bit more to do so.

Sweeten the deal

To really make your home stand apart from the competition, consider offering incentives such as cash back at closing, payment of homeowners association dues, a home warranty, or even a gift card to a local furniture store. Incentives may help increase the number of home showings and encourage potential buyers to choose your home over another.

Enhance your home's appeal

How many times have you seen a home for sale that has obvious shortcomings--overgrown shrubs, peeling paint, or a jarring color scheme, for example? That's a home that may languish on the market while other similar homes sell quickly, because the owners are unaware that the appearance or condition of their home is the reason it isn't selling. Take a close and impartial look at your home, or better yet, ask your real estate agent to do so. Potential buyers may be noticing something that you're not. Often, completing simple tasks such as painting, cleaning, and getting rid of clutter can make your home more appealing to buyers. If your home needs updating, prioritize areas that are the most important and visible, such as the front of your home, the kitchen, and the bathrooms.

Don't curb your enthusiasm

One hazard of having a home on the market for a while is that your enthusiasm may wane over time. Buyer interest often peaks quickly (within the first few weeks after your home is listed), and it's easy to get discouraged if you don't receive any acceptable offers. But if you really want to sell your home, it's up to you to keep the momentum going. Schedule another open house, keep your home in good repair, and look for new ways to advertise. If your home hasn't sold within a reasonable time, you may have to reevaluate your asking price or even your decision to sell, but before you throw in the towel, make sure that you've done all that you can to attract qualified buyers.



Is it a beautiful day in your neighborhood?

An often-used phrase in the real estate industry is that "real estate is local." Though the news may be full of stories about nationwide housing trends, what's really important is what's going on in your area. A real estate agent can help you identify local housing patterns, such as which homes are selling (and for what price), so that you can maximize your chances of success.



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Ask the Experts



Can I be automatically enrolled in a 401(k) plan?

Yes. The IRS has long permitted employers to automatically enroll employees in 401(k) plans. These are sometimes referred to as

"negative enrollments" because you have to elect not to participate.

Some employers have shied away from automatic enrollment plans because they were concerned that automatic payroll deductions might not be permitted under state law. Others were concerned that the default investments they chose for employees might be found to be "imprudent," resulting in fiduciary liability for any investment losses incurred by those employees.

In order to address these concerns, and to encourage retirement savings, Congress included provisions in the Pension Protection Act of 2006 that make automatic enrollment plans more attractive to employers. Under the law, employers who adopt "qualified automatic contribution arrangements" (QACAs) are exempt from some of the complicated testing

requirements that usually apply to 401(k) plans. Under a QACA, your automatic contribution will be at least 3% of your pay for your first two calendar years of participation. The minimum contribution then increases by 1% each year until your automatic contribution reaches 6%. The maximum automatic contribution is 10%. An employer contribution is also required--either 3% (or more) of your pay, or a prescribed matching contribution.

The law provides that QACAs aren't subject to state payroll laws, and that employers who choose certain investments as the plan's default investment will be relieved of fiduciary responsibility for those investments.

In general, your plan administrator must provide you with a notice that explains the QACA and notifies you of your right to reduce or stop the contributions, and to change the default investments that have been chosen for you. Your plan may also provide a 90-day period in which you can opt out of the auto-enrollment arrangement and receive a refund of your contributions (plus any earnings).

What are qualified default investment alternatives?

There are times when an employer must make an investment election for employees participating in a retirement plan if the employee fails to make an investment election. For example, 401(k) plans with automatic enrollment arrangements must specify where the employees' contributions will be invested.

Some employers have been concerned about these "default" investments, because it hasn't been entirely clear if an employer has fiduciary liability for losses an employee might incur while in the default investment.

Congress addressed some of these concerns in the Pension Protection Act of 2006. The Act provides that employers won't have fiduciary liability if the default investment chosen for an employee is a "qualified default investment alternative" (QDIA). The Department of Labor has recently issued regulations describing which investments will satisfy the QDIA requirements. In general, an employer will avoid fiduciary responsibility if the plan offers a broad range of investment alternatives, and the default investment for employees who fail to make an affirmative investment election is

one of the following:

- A product with a mix of investments that takes into account the employee's age or retirement date (for example, a lifecycle or targeted-retirement-date fund)
- An investment service that provides a mix of the investment options available under the plan based on the employee's age or retirement date (for example, a professionally managed account)
- A product with a mix of investments that takes into account the characteristics of the group of employees as a whole, rather than each individual (for example, a balanced fund)
- A capital preservation fund (for example, a money market or stable value fund), but only for the employee's first 120 days of participation

Employers must provide a notice to employees prior to the first QDIA investment, and must allow employees to change investments at least quarterly.