

In 2008, My Financial Resolutions Are... *By Mark Charnet*



When was the last time you set a financial goal for yourself? Are you prepared to make financial resolutions that you must commit to? Can you make a promise to yourself - something financial in nature and keep it? Will you follow through? Have you made financial promises to yourself before that you have broken and are reluctant to set a goal for this year in fear of lying to yourself again? Do you have what it takes to make a public affirmation to a particular financial goal and then live up to it?

Folks - if we remove the financial references from the questions above and substituted smoking or dieting for example, wouldn't the questions and perhaps the answers be the same? Most

people fail in their attempt to change their behavior because they lack the discipline or support structure to accomplish their goals by going down the path to success alone. But - there is a better way! The answer is to hire a coach.

The smoker hires a doctor, the dieter might join a group of like-minded people, the athlete or actor hires a coach. The person who is physically unfit hires a personal trainer and the person who desires to change and enhance their financial future hires a competent financial advisor as their coach!

American Prosperity Group, (APG), is a franchise, opening offices one at a time across the nation and the franchisees operating these offices are all highly trained coaches, to help those people willing to set financial goals and make resolutions to achieve them!

Specifically, we are Retirement and Estate Planning Specialists and if your 2008 resolution points to enjoying your retirement years by garnering the greatest usage and leverage from your portfolio to maximize

your income today, while simultaneously growing your portfolio to keep you ahead of inflation, ultimately passing your wealth to your children and charities of your choice - then we can help! **You don't have to go it alone!** Here's the best part; there's never a consultation fee to meet and work with any American Prosperity Group representative, at anytime - period. That's right! No commitment, No obligation, No contract and No asset fees are imposed by any APG representative - Ever! We do represent companies that have certain fees and expenses that compensate us if you accept our recommendations. However, APG has no additional charges or contracts to bind or prevent a client from going elsewhere at any time.

Like a breath of fresh air in a stale industry, APG is blazing a trail across America, offering sound financial advice, utilizing our proprietary Trinity Method of Investing® to coach our clients along the path to Prosperity!

Perhaps 2008 is your year to engage a financial

coach, to keep you on track, to provide guidance, wisdom and focus as tools in your arsenal to accomplish your retirement and estate planning goals! If so, may I encourage you to check out our website (info below) or call: 973-831-4424 to learn the meaning from one of my favorite quotes: "Everyone Benefits from the Financial Planning Process". May I suggest that financially goal oriented Life & Leisure reader's contact my office for a free consultation and to get an immediate start, enjoying the possibilities that investing utilizing the Trinity Method of Investing® in 2008, may offer.

The Dow Jones Industrial Average was up 6.7%, the NASDAQ was up 9.81% and the S+P 500 was also up, but only 3.53% in 2007. It was a difficult year for stocks even though they finished in the black. What I will remember most about the stock market year of 2007 is the intra-day volatility with 300 point swings in the Dow virtually commonplace. I think that the stock market, as measured by these indexes, will continue

to demonstrate this level of intra-day volatility and perhaps even greater. This situation is perhaps one more good reason to have a financial coach, one you can trust, who is experienced and respected in the community and with a proven track record. One of my resolutions is to help more people with their financial planning needs in 2008 than I did in 2007! Maybe you will be one of them. You'll let me know when you call. Let 2008 be Great - for you, your family and your financial future!

Mark E. Charnet is President and Founder of American Prosperity Group. APG is the Premier Retirement and Estate Planning Franchise in the United States.

Mr. Charnet has over a quarter of a century of experience in the Retirement and Estate Planning fields.

Mark encourages your inquiries and can be reached at: 973-831-4424

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Check out this website: www.APGFranchise.com