

\$2,361,864.08

This is the total of premiums all of you (and me) have paid into our BOY plans so far this year as of 11-30-09.

So what's the big deal?

Together, we stored away millions of dollars into the 194 or so BOY plans in our little group and created millions of dollars of wealth for ourselves in the process.

It happened automatically.

We didn't have to pick the correct stock or fund.

We didn't have to worry about the real estate market.

I don't have the exact number, but my educated guess would be that about 70% of that \$2.3 million showed up in your cash values this year. When you add in annual dividends and guaranteed cash value increases for the plans over a year old, the number now becomes mind boggling.

Best of all, many of you are now taking full advantage of the increasing ability to self finance your home improvements, cars, vacations and children's college expenses, etc. Several of you used policy loans this year to make some neat investments where you bought real estate at bargain basement prices.

Now you know why I do this.

Words cannot describe the great feeling I get when you guys start turning things around financially and begin to finance your own purchases and recapture what you spent.

It is especially gratifying to me these days as banks are raising rates through the roof and cutting available credit on almost all personal and business accounts.

I have never been more confident that self financing will result in you having more money at the end of the game than you would have had by trying to invest that same money in the markets where you cannot control what happens to it.

My hope is that it will not take you 30 years to figure this out like it took me!

As we close the books on 2009 and enter 2010 I want to thank you so much for working with me. It is a distinct pleasure serving all of you. I am confident the best is yet to come.

Happy Hanukah! Merry Christmas! Happy New Year!

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