



# Financial Health Matters

## Principles Have Properties

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### Directional Gap:

- An off swing can land a golf ball quite a distance from a hole-in-one.
- The difference in direction creates a compounding gap to be dealt with.
- Financial issues compound in this same way.
- See The Power of Compounding

Principles always manifest some valuable form of **properties** that possess validating characteristics that possess validating traits or attributes. The earth has properties that pull objects to its surface on a principle we call gravity.



You may have heard “**where neither moth nor rust doth corrupt**” in St. Matthew. It means that we live in a world where things lose their luster and become old, including us. If we don’t maintain something, it breaks down or loses

its value, like our house, car, garden or finances. It even affects relationships and personal well being. If we don’t learn how to make it work in our favor, it works against us. It’s one of the fundamental lessons of life.

They say “a picture is worth a thousand words”. Understanding principles has this same value. This newsletter will visually enhance your understanding of financial properties and their important defining principles.



**The FINANCIAL Directions system helps you deal with the properties of financial health.**

## Compounding Properties



Everyone who has played or watched a round of golf can notice the increasing distance between where the player wants to hit the ball and where the ball

actually lands. Even the slightest slice to the right eventually lands quite a distance from the original objective.

Notice that the farther the ball goes off course, the wider your gap or loss becomes, indicated by the yellow lines.

We call this directional gap **compounding** in the financial world.

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**FINANCIAL Directions** for your "financial health"

**Financial Health Services** is an Idaho based firm owned and operated by **Joel B. Cleverley**, offering financial services since 1980. Our mission focus is to provide "**Financial Directions**" designed to improve "financial health" through quality integration of customized analysis design, funding products and professional services.



**Joel B. Cleverley,**  
Owner

**Quality Resources**

**Analysis:** We offer a comprehensive or comparative Plan and Product evaluation for retirement & asset management, estate preservation, business solutions, company benefits and more.

**Products:** Competitively designed funding plans with preferred top-rated companies.

**Service:** Network of industry experts, valuable information, efficient implementation.

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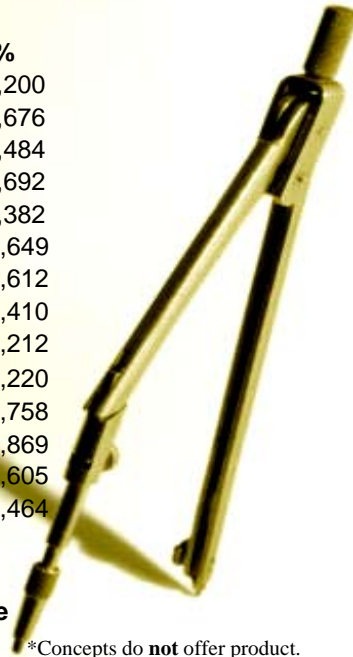


**Financial Health Services**

Take for example how any \$100 a month problem can compound with just inflation and interest working against you over time.

Year	Inflated 3%	5%	10%	15%	20%
1	1,200	1,200	1,200	1,200	1,200
2	1,236	2,496	2,556	2,616	2,676
3	1,273	3,894	4,085	4,281	4,484
4	1,311	5,400	5,804	6,235	6,692
5	1,351	7,020	7,735	8,521	9,382
6	1,391	8,763	9,900	11,190	12,649
7	1,433	10,634	12,323	14,301	16,612
8	1,476	12,641	15,031	17,923	21,410
9	1,520	14,793	18,054	22,131	27,212
10	1,566	17,099	21,426	27,016	34,220
15	1,815	31,258	44,902	65,791	97,758
20	2,104	50,831	84,367	145,604	257,869
25	2,439	77,555	<b>149,844</b>	308,252	658,605
30	2,828	113,681	257,522	637,845	1,658,464

**\*Undetected for 25 years at 10% would cause a \$149,844 LOSS. That's a house! What if you have 5 or 10 of these problems? We have the expertise and resources to detect and provide alternative solutions to these compounding problems.**



\*Concepts do **not** offer product.

house for that much money! But if you have a \$1,000 a month retirement income difference working on this same principle that you didn't identify, that's \$1.4 million and unresolved for just 5 more years would add an additional \$1 million to your loss, totaling \$2.5 million.

Financial Directions can help you detect and resolve the hidden problems affecting you.

**The Power of Compounding**

An example of this compounding gap principle is illustrated in this chart.

If you have one \$100 a month problem that goes undetected or

unresolved for 25 years with just inflation and 10% interest working against you, it compounds or grows into a \$149,000 loss. You could by a

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