

Threshold

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Perhaps it seems a bit odd to start this article with the word, threshold. Maybe Webster's Dictionary definition of this word will help you understand why.

Threshold 'thresh-(h)old: a level, point or value above which something is true or will take place, and below which it is not or will not.

You are probably wondering why I am quoting Webster's definition of this word in a financial column. All I can say is that this word says it all when it comes to your finances and your financial future. Look at the definition again: a level or point above which something is true or will take place. I suggest that you read that line again. It is so true when it comes to your future financial success. You are on the threshold, at a point where the truth is if you don't take some positive action, things will not be there for you in the future. Now do you see what I mean?

I will assume (I hate to use that word!) that where you are right now is your base line. You can either move forward to improve your situation, or you can just stay there and, as the definition states, "below which it is not or will not." The choice is yours. It either "will take place," or "is not and will not."

I have been writing this column for the past six years offering information and advice on financial matters that effect you, the chiropractor. I have, in the majority of my articles, offered additional materials, information, work sheets, etc., that are free for the asking. All that I ask is for a self-addressed, stamped envelope. Have you taken advantage of this offer? If you haven't, may I ask why? You haven't because you have everything totally under control and could not use even one more tax saving idea? Is that the reason? You have a retirement program already set up that will be worth \$6,000,000 by the time you are age 50? Is that it? Then just what is the problem? You plan on winning the lottery? You can't afford the self-addressed, stamped envelope?

I don't want you to feel bad, but some months I received over four hundred letters and scores of telephone calls from all over the world taking me up on my offer for information and materials. No questions asked. So I ask you again, what's the problem?

You say you don't know what's available if you do write for information? No problem. Here is just a partial list of what is available just for the asking, along with a self-addressed, stamped envelope:

If you are considering the purchase of insurance, I have copies of my article, "How Much and What Kind," that deal with that subject. I also have put together a list that I refer to as my "Must Have" list when it comes to insurance. It also covers what companies to consider. I have two work sheets from my newsletter, that cover both life and disability insurance, and how to figure out what you really need. If you are interested in money market accounts, as described in my overall financial program, I have a list for you. Want to see a sample of my newsletter? You've got it! If your interest is where to buy checks for less than one-half of what you pay at your bank, I have that list, including addresses

and "800" numbers. Want information on paying for a child's education? Look no further! How about information on retirement plans? Is that what you are looking for? It's all here for the asking, among hundreds of other items.

That is just a partial list of what I have available. I can be your Yellow Pages and all you have to do is let your fingers do the walking, with a self-addressed, stamped envelope. It's the best offer around.

We are in a very strange year, 1993. We have a new president, a new administration, and of course a new tax law. Have you considered what you need to do so you will not be in the usual "pickle" at the end of the year? You don't have a lot of time left to position yourself. Are you planning to just "let it happen" like you usually do? The usual pattern. At year's end it will be time to juggle things again and rob from Peter to try to pay Paul. Wonderful planning!

It's time to take control of your finances and your financial future. Have you? Do you even have a clue as to what the future holds for you from a financial point of view? Without knowing that, you have no idea what the future will be. Don't play "Russian roulette" with your future. Statistics show that we will spend one-third of our lives in retirement. That's if we can afford too. What about you? Can you afford to? If you don't know the answer to that question, you can't afford to ignore that problem any longer.

What are you waiting for now? A written invitation? Well you just got one. Pick up that bic and drop me a line. I'll help you get started by taking the challenge. You say you don't know what that means? It's time you did.

Your comments and inquiries may be directed to:

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Please include a self-addressed, stamped envelope. Thank you.

Editor's Note:

Further advice on finances is available through Mr. Greenfield's newsletter, Greenfield Chiropractic Financial News, # J-314-C, on the Preferred Reading and Viewing List, pages xx.

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