



Newsletter

www.advantageplanning.com

409 E. Cook Road Suite 300 Fort Wayne IN 46825

(260) 637-1019 1-800-870-5727

Summer 2002



USA Patriot Act...

Our country has seen many changes in security since the September 11th terrorist attacks. The USA Patriot Act, signed by President Bush last year, is one new program designed to detect, deter, and punish terrorists in the United States and abroad. To make it easier to identify such persons, new rules in place require that all brokerage firms and financial institutions are required to collect additional information on all clients for identification purposes.

As part of this new program, we may ask you to provide various identification documents or other information. A copy of your driver's license will most likely be the common choice for identification purposes to keep on file.

We will continue to follow our privacy policy of non-disclosure of your sensitive financial information except as authorized by you or required by law. You can request a copy of our Customer Privacy Policy, and we will also send a copy annually as required for all financial institutions.

We thank you for your patience and we hope that you will support us in our efforts to comply with the new regulations imposed on all of us to help protect America's financial system.

Terry & Pam Hippensteel

When you think of your school principal what images come to mind? A bigger-than-life tough guy who has control over your very existence in school? The ruler of educational law? The strong arm of jurisdiction over the forbidden school parking lot? Well, you may have a different impression if you were in the Southwest Allen County School System (SWACS).

For the past 25 years the SWACS has called Terry Hippensteel one of their own. They have been very reluctant to give up his leadership and administrative skills. As a result, retirement has been a bit delayed for him. During his career, Terry has been a Principal, most recently of Woodside Middle School. He also has been co-director of the SWACS Education Foundation and is on the Board of Retired Principals. Retire? Did someone say retire? “After four retirement parties, I’m ready to spend more time on the golf course.” For you golfers, Terry carries an impressive 12 handicap.



Terry met Pam while he was completing his degree at Huntington College. Pam was also there studying to be an RN at the Parkview Nursing School. They married, raised four sons, and along the way were very involved in sports and youth projects with them. It is not a surprise that one son teaches and coaches, and two of the others are in sports related industries. As an RN, Pam has served 19 years as Head Nurse of the Red Cross Blood Service. She recently retired, but still volunteers at the Hospice Home where she has spent countless hours comforting friends and neighbors during times of difficulty.



Terry has seen many challenges and changes in education over the years. For Example, the rebalancing of traditional teacher-student relationships where the student is now expected to be more active in their own education. “Students are now more involved in developing projects that are relative to their interests and future goals.” Terry helped his teachers build leadership to integrate different subjects so that students could put the tools of education together for relevant and useful projects. Another continuing challenge is managing the explosive growth of the SWACS population. This has been a major undertaking for the whole school system and the demographics demand constant monitoring and adaptation.

Terry and Pam have been slow to adapt to a “retired status.” After such a long career of service it’s hard to just go cold turkey. However, enjoying golf, gardening, travel, and grandchildren will be an incentive to get the retirement issue figured out and mastered.

We salute the Hippensteels, an impressive couple who offer us an example of what life should be...love, family, hard work, and time to share and enjoy it all with others.



An Economist Said ...

“ Hopefully investors will keep their eye on the larger forest, rather than the individual trees. instead of yelling timber because a certain stock is falling, they should stand back and view an economy that’s standing tall. ”

Larry Kudlow
Consulting Chief Economist
for American Skandia, Inc.
April, 2002

The Bear Keeps Hanging Around



Don't Be The One Who Feeds Him

**Call us.
We put things in
perspective.**

**(260) 637-1019
800-870-5727**

Advantage Financial Planning, Inc
KernStauffer Group

409 E. Cook Rd Suite 300 Fort Wayne IN 46845



David R. Kern
Stauffer

Timothy L.

Market Measures

	Index Close June 21, 2002	%Change YTD
DJIA	9253.79	-7.7%
S&P 500	989.14	-14.00%
NASDAQ	1440.96	-27.6%
Russell 2000	461.07	-3.2%
30 Yr Bond	56.1	+2.65%

EDUCATIONAL SEMINAR SERIES

Get Your Hands off My Piece Of Pie!

Everyone Wants
Your Retirement
Money!

We'll Show You
Who Wants It.
How To Protect
Yourself.



7PM July 30th & Aug 8th
RSVP 637-1019 Pie Will Be Served

Advantage Financial Planning, Inc.
Registered Investment Advisor
Kern Stauffer Group

4