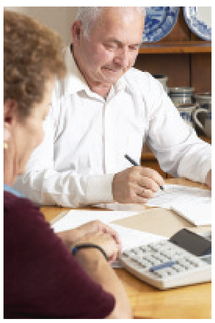
Investor Education in Your Community

CMPL is pleased to offer a series of courses on financial planning. Made possible with funding from the Investor Protection Trust in Washington D.C., through the Michigan Office of Financial and Insurance Regulation, all Investor Education In Your Community courses are non-commercial, free from sales pitches. **Registration is required two weeks in advance of each program.** Call 226-5040 or visit the What's Happening page at www.cmpl.org to register.

Monday, January 9 at 6:30 p.m. - ***Investing Fundamentals: It's as Easy as 1-2-3.*** This is an introductory overview of some of the more popular elements that make up the financial markets. It offers insight and common-sense concepts you can use to avoid investing pitfalls and to help you make better investment decisions.



When you register, you can sign up for a free 15-minute, 1-on-1 counseling session available to residents of Clinton or Macomb Townships before or after the presentation. Bring your financial statements and get an objective review of your investments. **Very limited availability.**

Monday, February 6 at 6:30 p.m. - ***Your Money In The Balance: How to Manage Your Debt While Investing In Your Future.*** Attend this presentation and you will learn useful strategies for increasing the "assets" side of your household balance sheet while reducing the "liabilities" side. Attendees will participate in solving real-world investment and budget-related problems.

Tuesday, February 21 at 6:30 p.m. - ***7 Simple Steps to Manage Your Investments.*** Learn a 7-step process for organizing, coordinating and managing your separate investment accounts as one purposeful, overall portfolio. Asset allocation, diversification concepts and relevant must-know information are combined with 3 steps to avoid scams and investment fraud.

Tuesday, March 6 at 6:30 p.m. - ***Your Retirement-Boom or Bust?*** Are you 50 years old or better? Learn how to get control over the management and oversight of your retirement assets. We'll discuss how to differentiate between your assumptions about the future and what you actually know and control and how to apply an 'adaptive' investment strategy.

Tuesday, March 20 at 6:30 p.m. - ***How to Select or Evaluate Your Financial Services Provider.*** This course will give you the confidence to evaluate your options and make the choice that's right for you when it comes to financial planners. We'll cover the 15 critical questions you should ask any financial services provider before you begin investing with them.

Tuesday, April 24 at 6:30 p.m. - ***Estate and Financial Planning: Protect Your Family.*** The need for a well-written Investment Policy Statement, Will, Living Will and Trust, will be explained. Other topics include the planning process, protecting your assets from the rising cost of long-term care, estate tax laws, and planning for special needs.

Tuesday, May 1 at 6:30 p.m. - ***How to Invest in a Complex, Agenda-Driven World.*** This presentation brings plain-English instruction on the principles, process, tools and tactics used to structure a purposeful and well-diversified portfolio. This course concludes with attendees participating in a 'real world' portfolio based upon a specific set of criteria.

Wednesday Wellness

Visit the **Main Library** to get good health information from professionals at Beaumont Hospital. **Registration begins two weeks prior to each program.** Call 226-5040 or visit the What's Happening page at www.cmpl.org to register. Visit us at **10 a.m.** on the following dates:

Wednesday, January 18: *Foods that Stimulate Your Brain.* Learn which foods keep your brain power up all day!

Wednesday, February 15: *Heart Health.* Learn how to keep your heart healthy in 2012.

Wednesday, March 21: *Simple Stretching Exercises.* Learn how to bowl, garden, golf and participate in other activities without straining your body.