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Thought For the Month

“Stay the Course”

The road to financial health can be a winding one fraught with obstacles. Some of the most common obstacles that investors face are: procrastination, not setting clear enough goals, going after that “hot tip” in the hopes of making a fast bundle and/or putting all their eggs in one basket.

As an investor in one of the tax-free bond funds in the AquilaSM Group of Funds, we think it’s important for you to focus on your destination – capital preservation and tax-free income* – the two features reflected in each fund’s objective.

Since there can be many twists and turns on the road to financial health, what steps can you take to increase your odds of reaching your final destination safely?

- Get some assistance, if you need it – a financial professional can help answer your questions and get you going in the right direction.
- Develop a map – where are you now? Where do you want to be? How long do you want to take to get there?
- Make a plan and stick to it. In other words, stay the course.

Now that you’ve decided to get on the road to financial health, your next challenge is to stay the course. How do we propose you do that?

- Periodically visit with your financial advisor to discuss your goals and circumstances.
- Develop an asset allocation model – in other words, diversify and don’t put all of your eggs in one basket.
- Rebalance your portfolio periodically in line with your goals and timeline.
- Stay focused on the long-term. You won’t stress about the little bumps along the way as long as you are sure you are on the right road.

As long as your financial plan is a sound one and is in line with your goals, don’t get off the road looking for a short-cut. You are bound to get lost.

Stay the course!

*Share value and dividend rate vary with interest rate fluctuations; redemptions are at the then current net asset value, which may be more or less than original cost. For certain investors, some dividend income may be subject to Federal and state taxes, including the alternative minimum tax.

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