

## **Savings & Investing**

Both saving and investing have a place in your finances. However, don't confuse the two. With savings, your principal typically remains constant and earns interest or dividends. Savings are kept in certificates of deposit (CDs), checking accounts, and savings accounts. By comparison, investments can go up or down in value and may or may not pay interest or dividends. Examples of investments include stocks, bonds, mutual funds, collectibles, precious metals, and real estate.

You invest for the future, and the future can be expensive due to inflation. A basic goal of investing is to earn a rate of return higher than inflation - to "have your money work for you." Because everyone has different goals and expectations, everyone has different reasons for investing and may need to have a higher (or lower) margin over the inflation rate. Understanding how to match those value and goals with your investments is simply one aspect of managing your money to provide a comfortable life and financial security for you & your family.

**Please join us on Saturday, May 28, 2011 from 8:30am to 9:30am  
for a workshop on Investment Basics.**

RSVP by registering on our website, contacting our office at 312-697-1600  
or email [June@herrcapital.com](mailto:June@herrcapital.com)

Of course, we welcome your questions or comments anytime.

**TRADITION INTEGRITY TRUST**



**Herr Capital Management, LLC**

*Where Prosperity Begins®*

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