Million Dollar Pie
from COOKS.com

1 (16 oz.) tub Cool Whip
1/4 c. lemon juice
1 can Eagle Brand milk
1 c. chopped nuts
1 c. flaked coconut
1 can crushed pineapple, well drained
2 graham cracker crusts

Mix Cool Whip and lemon juice well. Add milk, nuts, coconut and crushed pineapple. Fold all together and pour into graham cracker crusts or 9”x13” pan. Chill overnight.

How Much Will You Need to Invest?

Although you can invest a lump sum of cash, many people find that regular, systematic investing is also a great way to build wealth over time. Start by determining how much you’ll need to set aside monthly or annually to meet each goal. Although you’ll want to invest as much as possible, choose a realistic amount that takes into account your other financial obligations, so that you can easily stick with your plan. But always be on the lookout for opportunities to increase the amount you’re investing, such as participating in an automatic investment program that boosts your contribution by a certain percentage each year, or by dedicating a portion of every raise, bonus, cash gift, or tax refund you receive to your investment objectives.

After a hard day at the office, do you ask, "Is it time to retire yet?" Retirement may seem a long way off, but it’s never too early to start planning—especially if you want retirement to be the good life you imagine. For example, let’s say that your goal is to retire at age 65. At age 20 you begin contributing $3,000 per year to your tax-deferred 401(k) account. If your investment earns 6 percent per year, compounded annually, you’ll have approximately $679,000 in your investment account when you retire.

Over time, you may need to update your investment plan. No matter what your investment goal, get in the habit of checking up on your portfolio at least once a year, more frequently if the market is particularly volatile or when there have been significant changes in your life. You may need to rebalance your portfolio to bring it back in line with your investment goals and risk tolerance.

Wealth management should be a process. We talk about developing a strategy and sticking to it, but that strategy will change over time depending on age, employment, college expenses, cost of living and much more. Understanding how we can help you achieve your goals requires ongoing communication. Client or not, we are only a phone call away. If you want a second opinion, a financial plan or simply want to discuss the markets, please feel free to call us anytime at 920/886-1300 or email us at Neenah@investment-planners.com.

Investment Planners Inc.
124 W. Wisconsin Ave.
Neenah, WI 54956

Phone: 920-886-1300
Fax: 920-886-0018
E-mail: Neenah@investment-planners.com
www.ipistrategies.com

Securities and investment advice offered through Investment Planners, Inc. (Member FINRA/SIPC) and IPI Wealth Management, Inc., respectively, 226 W. Eldorado St., Decatur, IL 62525

Visit our website at WWW.IPISTRATEGIES.COM
**Copper Pennies**

from Foodnetwork.com

1 c. sugar
1 c. white vinegar
1 c. vegetable oil
1 tsp. dry mustard
1 tsp. Worcestershire sauce
1 tsp. salt
1 tsp. coarsely ground black pepper
1 (10-3/4 oz.) can tomato soup
2 pounds carrots, peeled, cooked and sliced
1 med. onion, sliced into rings
1 green bell pepper, coarsely chopped

Combine the sugar, vinegar, oil, mustard, Worces- tershire sauce, salt, and pepper in a saucepan over medium heat and bring to a boil. Remove from the heat and add the soup. Mix the carrots, onion, and bell pepper together in a large glass dish; pour the sauce over the vegetables, stir gently to combine, and refrigerate overnight.

---

**Sunshine Salad**

from COOKS.COM

1 head iceberg lettuce
2 pink grapefruit
2 avocados
1 med. red onion
Sunflower seeds, optional

Sunshine Dressing (recipe follows)

Wash and tear lettuce. Peel and remove membrane from grapefruit. Peel and slice avocado. Slice red onion into thin rings. Toss the first 3 items with the dressing. Decorate with the red onion and sprinkle with sunflower seeds.

Sunshine Salad Dressing
1/3 c. red wine vinegar
2/3 c. salad oil
1 tbsp. sugar
1 tsp. salt
1/8 tsp. ground mustard

Mix ingredients and chill a couple hours before using. Dress salad just before serving. Leftover dressing keeps for 2 weeks refrigerated.

---

**Start Planning for Retirement**

What is your dream for retirement? Lots of sunshine? Setting investment goals means defining your dreams for the future. When you're setting goals, it's best to be as specific as possible. For instance, you know you want to retire, but when? You know you want to send your child to college, but to an Ivy League school or to the community college down the street? Writing down and prioritizing your investment goals is an important first step toward developing an investment plan.

---

**Sweet and Sour Pork Loin Medallions**

from COOKS.com

5 or 6 boneless pork tenderloin medallions
2 tbsp. oil
2 tbsp. vinegar
1/4 c. catsup
Dash of nutmeg
Salt & pepper
1/4 c. sugar
1 c. water

Brown pork pieces in oil. Drain off oil. Add all other ingredients and cook slowly for 20 to 30 minutes or until liquid is reduced. Red sauce in skillet is good spooned over hot cooked rice.

---

**Diversification is Key**

Investing is much like cooking. Each ingredient plays an important part, in the correct measurement. Diversification is putting all the pieces together in the proper percentages. Discipline is the driving factor. The key is to develop a comfortable mix of investments that will keep you from bailing out in bad times, yet not wanting more and chasing returns in good times. The risk associated with this diverse mix of investments should keep you comfortable while you stay on track with your plan. There will always be scary weeks or months in our markets coupled with major gains in unexpected areas. In those types of environments the best reaction is to stay on track and remain focused on your own strategy. You have a greater chance of achieving success if you can maintain realistic expectations and discipline through both the sweet and sour times.