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A Registered Investment Advisor

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Happy New Year! I hope your holidays were peaceful and that we can all look forward to some warmth sooner rather than later!

News You Can Use – Setting Goals You Can Reach

It's a new year and most Americans get goal-setting fever. But how do you set a goal that's achievable? On the face of it, the question seems so simple. We set personal and professional goals all the time. But how often do you reach those goals? The way you articulate a goal plays a significant role in whether you will ever achieve it. The overall idea of your goal can be very simple – I want to lose weight or I want to save up for a vacation. However, in order to make that goal attainable, it needs to be very specific in terms of parameters such as “how much” or “by when” so that you can determine what needs to be done between now and then, measuring progress along the way.

For example, perhaps your goal is to save up for a vacation in Florida in December. If that's the extent of your plan, it's very likely that next winter will come and go and you were no closer to Florida than you are now. But, if you put some specifics to this goal which allows you to actually make a plan, you might be basking in the sun on the beach sooner rather than later.

For this goal, the first detail you'll need is “how much”. What kind of vacation do you want? Disney World? A hammock on the beach? How long will it be? A short weekend jaunt? A full week? Are you driving or flying? A little research and planning allows you to come up with an estimate of how much this vacation may cost. Presumably, that's how much you'll need to have saved by the time you get going. For example, let's assume that you estimate the vacation will cost you \$3,000.

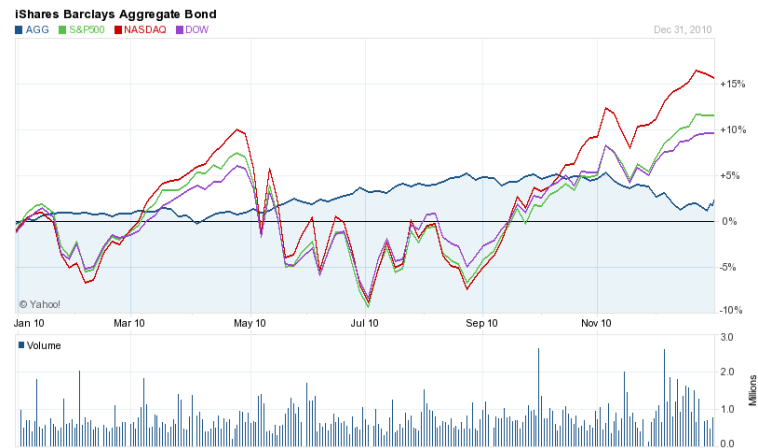
The next specific piece of the picture you need is “when”, which very well might have an impact on “how much”. When do you wish to be in Florida? That will tell you how long you have to accumulate the funds you'll need for the trip you want. For purposes of this example, let's assume you'd like to visit there a year from now. With these specifics in mind, you can articulate your goal in a way that allows you to make an action plan. Instead of your goal being “a vacation in Florida”, your goal now becomes “to save \$3,000 by December 2011 in order to take my Florida vacation.” This is a very specific goal, and far more likely to be achieved than the previous version. But this is still a big goal. \$3,000 is not lunch money and looking at just that big dollar amount may make the goal seem insurmountable.

Your next step is to break down this big goal into smaller, manageable parts. This allows you to create a simple step-by-step action plan. For example, if you need to save \$3,000 in one year and you have nothing saved up as of yet, you need to set aside \$58 per week. That sounds a lot more achievable. In addition, the process is measurable. If you started today, then in 4 weeks, you should have \$232 saved up. If you were able to put a bit more in the piggy bank, you are ahead of schedule, giving you either the ability to spend more during the vacation or some flexibility between now and then to skip a week if necessary. If you find that you're short, you can determine what you need to do to catch-up or how your plans may need to be revised. But, without a plan, you would never be sure where you stand.

Being as specific as possible and creating clear, step-by-step plans is essential to achieving our goals. This process works in the same way for goals in all areas of our lives from financial endeavors such as saving for retirement or managing a business, and personal goals like planting a garden, learning a new skill, losing weight, or running a marathon. Without specific details like “how much” and “by when”, goals end up in the same pile as forgotten New Year's resolutions. Will yours end up there too?

4th Quarter 2010 and Calendar Year 2010 Market Performance

Index	12/31/10 Ending Value	4Q 2010 Performance	2010 Performance
Dow Jones	11,577.51	7.31%	11.02%
S&P 500	1,257.64	10.20%	12.78%
NASDAQ	2,652.87	12.00%	16.91%
Lehman Aggregate Bond	105.75	<2.42%>	2.48%



Your Individual Investment Reports

The following investment reports for 4th Quarter 2010 are provided for your review:

- **Portfolio Performance** – Overall Portfolio Performance for calendar year & 4th Quarter 2010
- **Asset Performance** – Performance of each asset within each account for 4th Quarter 2010
- **Account Summary** – Current market value of each asset within each account as of 12/31/10
- **Investment Billing Statement** for the 1st Quarter 2011^{**}: Investment advisory fees for the period of 1/1/11 through 3/31/11 (based on 12/31/10 values). *This is an informational billing only.* Your account is automatically debited unless other arrangements have been made.

Please remember that this investment reporting is for informational purposes only. You should also refer to the monthly account statements you receive from TD Ameritrade.

As always, please do not hesitate to contact me if you have any questions about your reports or wish to discuss any other financial matters.

Sincerely,

Anna M. Popke, CFP[®]

*Index performance is provided as a benchmark only. The performance of your individual investment portfolio will vary from that of any one index. Past performance of an index is never a guarantee of future results.

****PLEASE NOTE:** Clients who hold “cash reserves” within their brokerage accounts will have slightly different portfolio balances depicted on the Statement of Assets Summary and the Billing Statement. This is because “cash reserves” are excluded from the advisory fee. However, cash held awaiting investment in the upcoming quarter *will* be subject to the normal quarterly fee.

Investment Advisory Fee Calculations:

Fees are paid in advance on the 7th (or prior closest business day) of the month following the end of the quarter. The amount due is calculated by applying the prorated annual fee percentage to the previous quarter-end account value(s). Fees are further prorated for accounts opened after the beginning of a new quarter. Fees may be paid directly from the investment account(s) or consolidated and paid from a specified account. Money market/cash reserves are excluded from totals. Statements have been prepared by Majestic Oak Financial from information provided by TD Ameritrade and while deemed reliable, are not guaranteed.