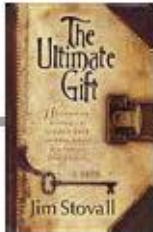


From the desk of

Randy Schuster

KEEPING YOU AHEAD BY COORDINATING
THE PIECES OF YOUR FINANCIAL PUZZLE



The Ultimate Gift

by Jim Stovall

This year give the Ultimate Gift

What is the ultimate gift a person can receive? Money? Homes? Travel? A life of leisure with no cares? During this season of gift giving, Jim Stovall's book, *The Ultimate Gift*, is an inspirational story about a different type of gift.

Jason is a young man and the great-nephew of the wealthy Howard "Red" Stevens. As a result of Uncle Red's financial success, Jason has had a very privileged and sheltered life. After Uncle Red's death the greedy Stevens family gathers for the reading of his will. Everyone in the family is given large financial inheritances - except Jason. Jason is told he must complete a series of tasks, or "gifts", one per month for a year to receive his inheritance. Successful completion of all the tasks will be rewarded with Jason inheriting "*The Ultimate Gift*".

In the Beginning...A journey may be long or short, but it must start at the very spot one finds oneself.

During the first three months Jason struggles as he is unaccustomed to delayed gratification and thinking outside of himself. He is angry to have been singled out from the rest of the family by Uncle Red. Initially the ever present promise of inheriting "*The Ultimate Gift*" is his only motivator to persist through the "pointless" tasks. He performs a month of hard, hands-on labor digging and setting fence-posts for Uncle Red's lifelong friend and rancher, Gus, and is rewarded with a new feeling of pride from a job well done. He gives money to individuals in need and witnesses firsthand the true power of money to transform lives. He reflects on real friendship, comparing his good-time "friends" with Uncle Red's lifelong friendships built by years of loyalty, commitment and caring.

The Gift of Friends...It is a wealthy person, indeed, who calculates riches not in gold but in friends.



Randy Schuster

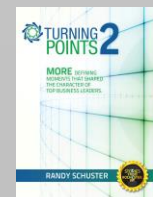
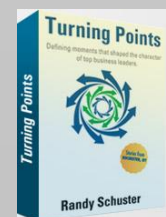
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As the year continues, so does Jason's resistance to the tasks, though there are noticeable changes in his persona. Jason experiences a month as an assistant librarian at the Howard "Red" Stevens library in an impoverished South American community where villagers walk miles to get books. He discovers that "the desire and hunger for education is the key to real learning". He then seeks out individuals facing problems at various stages in their lives and realizes that problems strengthen, rather than weaken, those facing them.

He becomes a substitute house parent at the "Red" Steven's Home for Boys, acting as a father, brother, teacher and friend to three dozen orphaned boys and is surprised to find that family has more to do with love than blood.

With half of the year complete Jason has begun to work through Uncle Red's tasks with more energy and excitement. He learns how laughter in the face of difficulties benefits everyone as he befriends a blind man whose humor helps him deal with the challenges of his disability. Jason is pushed to envisioning a dream for himself which he has passion for and can carry and grow over his lifetime, rather than just existing from one day to the next. He is required to give gifts of himself beyond money and finds he has a lot to offer and that frequently "a small gift when it is given can be a magnificent gift as it is received."

The Gift of Giving...The only way you can truly get more out of life for yourself is to give part of yourself away.

In the final months Jason has begun to understand the enormity of the lessons he is learning and is eager to learn more. He continues the legacy of the "Golden List", each morning remembering things he is thankful for and understanding it is always possible to be grateful, even in difficult times. Jason visualizes his perfect day and realizes that it includes simple things he could do them anytime inspiring him to make more out of each day. He then reflects on all the tasks, or "gifts", he has experienced and considers how they are all based in love.

By the end of the year Jason is a changed man, transformed from a lazy, self-indulgent, self-centered individual into a man who understands the real meaning of wealth, life, friendship and love. He is entrusted to oversee the most valuable and meaningful of Uncle Red's assets – his charitable works – because he has grown to understanding that the real "Ultimate Gift" was not the financial value of his inheritance but learning how the real value of a person is the impact of their life on others.

The Ultimate Gift...In the end, life lived to its fullest is its own Ultimate Gift.

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