



March 2011

Dear Fellow Investors and Friends:

As I write this, my father-in-law is close to death. All of us have experienced the emotions, the memories, and the sobering thoughts that pass through our minds at such times. It can be a meaningful time for reflection about life itself and our own mortality.

Two scriptures have been on my mind. Psalm 90 is “a prayer of Moses,” who expresses many thoughts on life and death, and states in verse 12, *“Teach us to number our days aright that we may gain a heart of wisdom.”* The second scripture is Matthew 6:19-21 in which Jesus says, *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”*

Matthew Henry, the Bible commentator, wrote, *“Where your treasure is, on earth or in heaven, there will your heart be. The heart follows the treasure. Where our treasure is there the value and esteem, there the love and affection.”*

As investors in ADF, we have invested in building the Kingdom, and by so doing, have laid up treasures in heaven. Like me, maybe you don't fully consider this very often. Markets, interest rates, the economy and financial goals are all appropriate, important, and wise to consider. But I want to encourage you today in your “well doing” and with a reminder of the lives you've helped transform, the treasures you have stored up and where your heart is. I also want to thank you.

May God help us to number our days aright, keep us focused on things that matter, and continue to give us a heart that follows Him to where our true treasure is.

Please contact me or our team members with [questions, comments, or prayer requests](#). They are always most welcome.

Sincerely,

Lawrence L. McCooley, CPA, PFS
President

P.S. You can check current ADF rates [here](#).