



# Wealth Weiss

*Investing with a Disciplined  
& Conservative Approach*

A Publication of Marian Financial Partners, Inc. and APA, Inc.

## SERVICES OFFERED

*"Comprehensive  
Financial Planning  
encompasses a broad  
arrange of areas"*

- 401k Rollovers
- Roth Conversions
- Tax Planning
- Estate Planning
- Retirement Plan Advice
- Retirement Income Planning
- Investment Planning
- Long Term Care Planning

### **Fall is almost here!**

Now is the perfect time to start fall cleaning. It's also a good time to consolidate accounts under one roof. We can assist you in reducing the number of accounts by simply making some transfers to Schwab and reducing the number of custodians a household has. We utilize the money management services of Matson Money Inc. which can drastically improve portfolio diversification in most cases. Give us a call.

## Mission Complete

We have completed the mission of transitioning our Investment Advisory Clients over to Marian Financial Partners, Inc. and now utilizing Matson Money Inc. as our portfolio manager. With this transition, we now offer monthly investor education classes to help those invested in the market understand why staying the course is in their best interest. We just offered the class on Rebalancing Your Portfolio. In this class we reviewed the purpose of rebalancing and how it maintains the desired risk and actually can add premiums to our portfolios as compared to not rebalancing. If you are a client of Marian Financial Partners, then you are encouraged to attend these monthly classes to ensure you have the latest information on your portfolio management.

## Bush Tax Cuts Set to Expire in 5 months

How will you be affected tax wise if the cuts are not extended? How will you benefit if the cuts expire in 5 months? The tax cuts are technically know as: The Jobs and Growth Tax Relief Reconciliation Act of 2003 ("JGTRRA", Pub.L. 108-27, 117 Stat. 752), and was passed by the United States Congress on May 23, 2003 and signed into law by President George W. Bush on May 28, 2003. Nearly all of the cuts—individual rates, capital gains, dividends, estate tax—are set to expire after 2010. It appears that we will all be touched in one way or another if the tax cuts expire...namely through individual tax rates and adjustments on capital gains and dividends. For an interesting and colorful debate on this very subject, check out our portfolio manager, Mark Matson while on Fox Business at: <http://www.markmatson.tv/?p=1418>. This is one area that you may want to get involved and let your voice be heard regardless of what your position is. Contact your representatives and make sure they know what you're thinking. That's what we pay them for...to represent us.

## Now Could Be the Perfect Time to Act...

If you've been waiting for that "some day" to arrive before you sell off that special stock that has appreciated considerably over the years or decided to move forward with a Roth Conversion, the perfect time could be right now...especially if the Bush Tax Cuts are not extended. Granted we do not know what the outcome of the tax cuts will be, but one shouldn't ignore the opportunities at hand. Many restrictions have been lifted this year for converting IRA money into Roth IRA's and the capital gains taxes remain low due to the Bush Tax cuts. Folks with highly appreciated stocks can benefit from the lower capital gains tax and employ an old investment strategy referred to as: "Buy Low & Sell High." Many of us are hesitant to do this even though we know it makes sense because we tend to get too emotionally involved with our money. Feel free to give us a call and we can review your options.

## **89.1 FM** **Radio Show**

Don't forget to tune in to Catholic Radio Indy 89.1 FM on the last Saturday of each month @ 1:00. We now have the new Miracle Radios available for those that are unable to listen or pick up the station on your radio. Contact us if you need info on the Miracle Radio. You can also listen via the internet at:  
[www.catholicradioindy.org](http://www.catholicradioindy.org)

## **Lunch Time!**

Our office is closed between the hours of 12:00 & 1:00 for lunch. The primary purpose for this change is to ensure Bryan has an opportunity for lunch☺.

## **If it Sounds Too Good to be True...it**

### **Usually is!**

If you are considering doing anything different with your retirement assets because someone is offering you something soooo good, pick up the phone & call us for a 2<sup>nd</sup> opinion. We will give you the straight scoop, good or bad.

## **Email Us...**

In the age of electronics, we are almost obligated to keep up with the pace of things or be left in the dust. Recently we began sending invitations and informational updates to our Investment Advisory clients with success. We would like to add you to our list so we can communicate important relevant information to you in a quick efficient manner. We promise not to send you junk mail or forward jokes and we ask the same courtesy from you. We also plan to have a blog/website up sometime in the near future. Simply email us at: [kathy@apamfs.com](mailto:kathy@apamfs.com) and we will add you to our list. You are welcome anytime to opt out if you feel the information is not beneficial.

## **Be Careful Out There...Continued**

We continue to hear stories from our clients and friends where they have been approached or have been given advice that is contrary to their best interest. As we mentioned in our last newsletter, in most cases people are being offered something that benefits the seller more than the client purchasing the item. Many times the sales person stands to gain a large commission if they can sell their products. If you are considering anything, take the time to get a second opinion before you make a commitment. We will provide you with all the facts good or bad so you can make a complete informed decision. Feel free to call us at 317-888-1240.

## **Weiss Family Update**

Haylee & Allyson have just finished their softball season. The Indiana Irish Team coached by Gary Armbruster did outstanding this season. The team assembled by Gary was by far the best group of kids and parents the Weiss gang has ever played with. The team finished their season with a National Tournament in Columbus, Ohio. Next years softball tryouts begin the weekend of August 7<sup>th</sup> and the teams will play fall ball to get acquainted with each other and the new coaches. It never stops! Oh yeah, the St. Barnabas CYO kickball season is beginning with school starting on August 17<sup>th</sup>. Needless to say, Kathy is very busy in many directions. Kathy & Bryan did successfully complete the 5k portion of the Mini-Marathon with a personal best times for Kathy of 28:21 and Bryan at 28:22 (ladies first). The whole family did manage to get together for a bike ride on the Monon and completed a 25 mile ride in July. The whole family is hoping to participate in the Hope Ride in Hope, Indiana and complete a 50 mile bike ride. Following the Hope Ride, the gang is planning to run a new 5k run at Mallow Run Winery in late September.

Rudy, our adopted Sheltie, is recovering from recent heart worm treatment. As you may recall, we adopted Rudy at the age of 5 in April 2009. He had his one year check up this spring and they discovered that he had heart worms. The vet could not locate any previous heart worm examine info so it appears as though the heart worm part of the screening process slipped through the cracks. One of the requirements of the treatments is no exercise, long walks or excitement for the dog for approximately 8 weeks. So far, Rudy seems to be doing very well and no apparent side effects from the treatment. Although he does appear a little heavier than he was...it wouldn't have anything to do with the peanut butter treats Kathy gives him. No wonder he likes her best. Enjoy the weather...winter is around the corner☺.