



# Wealth Weiss

*Investing with a Disciplined  
& Conservative Approach*

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## Thinking about buying Gold?

You may want to think again. Right now gold is at an all-time high.

Remember the basic rule of

investing...buy low sell high. The

standard deviation (risk) for gold is

about twice as much risk as a "Growth"

type diversified portfolio. Many of

the gold ads are selling fear based on

the weakness of the U.S. dollar. Ask

yourself this, if their gold is so precious

then why are they willing to take our

worthless dollars for it?

The most prudent way to protect

yourself from inflation fears and a

weak U.S. dollar is to have a diversified

portfolio using stocks and fixed income.

## Tax Preparation – Plan Ahead

It's tax season again...yeah! Just kidding. Now is a perfect time to plan those IRA contributions or better yet Roth IRA contributions. Please begin the planning process now rather than waiting until April 15<sup>th</sup>. Granted the IRS has extended the tax deadline to April 18<sup>th</sup> this year but that doesn't mean we have to wait until then to make our final contributions. All contributions whether they are Traditional IRA or Roth IRA contributions must be received in our office by the end of the day on April 11<sup>th</sup> in order to ensure your contributions will be counted for the previous year. Feel free to contact our office as soon as possible if you need any assistance.

## End of America is Coming?

Have you heard? The end of America is coming. At least that's what they are saying on the radio stations around town. I have had several folks mention this and I recently heard the commercials myself last week. Have you heard these ads? If we to believe what they are saying...we may not even get out of bed tomorrow. Please know these folks are selling fear. Are you buying it? If you go to their website, you will be directed to a lengthy video that is sure to put you into therapy. Ultimately they want you to buy their newsletter at a price from \$90 per year to \$5,000 per year. Oh by the way, the ads don't mention that the group promoting these ads was recently fined by the SEC in the amount of \$1.5 million for fraudulent investments. Go figure. Granted the world events make us think and realize how good we have it but it's no reason to panic. The best defense is to have a diversified portfolio, turn off the TV or radio and read a good book. Feel free to give us a call if you have any questions or just need some reassurance☺.

## Here We Grow

This past January we decided to make some adjustments in our office. Over the past year we have offered our investment clients monthly education classes at the local library. It became harder for us to secure dates for our classes so we knocked out a wall in what used to be Kathy's office and we now have an "in-house" classroom. The room holds 20 people comfortably and we have a new 55" LCD TV on the wall instead of the old projector. We have already had at least 7 classes this year and many more are scheduled throughout the year. Give us a call if you would like to attend a class sometime.

## **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 @ 10:00 AM.

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)

## **Times are** **Changing**

Don't forget to move your clocks ahead this coming weekend.

Finally...more day light ahead and hopefully warmer days ahead too.

## **Check out** **Marian Financial** **Partners, Inc.** **Website**

[www.marianfinancial.com](http://www.marianfinancial.com)

## **Spring Break** **Hours**

We will be working limited hours during spring break which is March 25<sup>th</sup> thru April 1<sup>st</sup>. We will be out of the office for a couple of days doing family stuff but we will be checking email & voicemail while we're out.

## **Can Helping do More Harm Than Good?**

Occasionally a client/friend will mention that they feel compelled (or obligated) to help their children or grandchildren financially regardless of what the economy is doing. In some cases parents feel the need to "bailout" their children when they make financial mistakes. Over the past few years, in these difficult times, our country has been offering "bailouts" to many companies. Most Americans tend to agree that bailing out these companies is not good for the economy long term. The better approach is to let the free market system take care of businesses and force them to alter their ways. How is bailing out a child any different? Please understand that it is understood that there are some circumstances when family must step in and help others...families must take care of each other. Even then some struggling can be beneficial in their growth. The story below is a personal favorite that demonstrates this point very well. Enjoy!



## **Butterflies**

A man found a cocoon of a butterfly. One day a small opening appeared, he sat and watched the butterfly for several hours as it struggled to force its body through that little hole. Then it seemed to stop making any progress. It appeared as if it had gotten as far as it could, and it could go no further. So the man decided to help the butterfly. He took a pair of scissors and snipped off the remaining bit of the cocoon. The butterfly then emerged easily. But it had a swollen body and small, shriveled wings. The man continued to watch the butterfly because he expected that, at any moment, the wings would enlarge and expand to be able to support the body, which would contract in time. Neither happened! In fact, the butterfly spent the rest of its life crawling around with a swollen body and shriveled wings. It never was able to fly. What the man in his kindness and haste, did not understand was that the restricting cocoon and the struggle required for the butterfly to get through the tiny opening were God's way of forcing fluid from the body of the butterfly into its wings so that it would be ready for flight once it achieved its freedom from the cocoon. Sometimes struggles are exactly what we need in our life. If God allowed us to go through our life without any obstacles, it would cripple us. We would not be as strong as what we could have been. We could never fly!

## **Weiss Family Update**

Spring is in the air and warmer weather should be here soon. The CYO volleyball season is wrapping up and the finals are just about to start. The Weiss gang is gearing up for the travel softball season which begins in April. Allyson is playing for the Indiana Irish 12U team and will be playing as catcher and short-stop. Haylee is not playing travel softball this season and is looking forward to kicking back and watching for a change. Bryan and Haylee have talked about taking golf lessons together so stay tuned for that. Kathy is committed to running the Mini-Marathon again this spring while Bryan is sticking with the 5k portion of the Mini. Haylee and Allyson are considering walking the 5k Rudy (our Sheltie) is excited about the warmer weather and enjoys getting out and running every chance he gets. He still doesn't like the UPS truck, joggers or school buses and probably never will. Unfortunately spring brings in the storms and Rudy is terrified of thunder. We're all looking forward to the warmer weather and the opportunity to be outside without a jacket! Happy Spring!

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