

## Holiday Office Hours

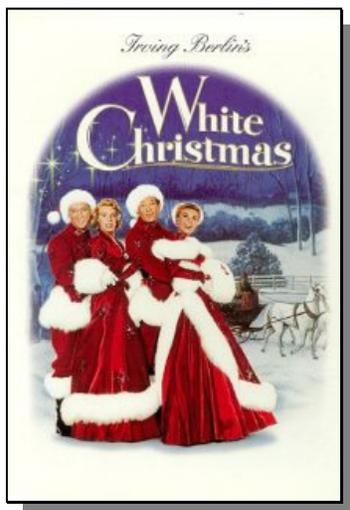
*The office will be closed  
Nov. 23<sup>rd</sup> thru Nov. 25<sup>th</sup>  
for Thanksgiving.*

*We will be working reduced  
hours over the Christmas  
Holiday so we can spend  
time with our family. We  
will be in town and  
checking emails and  
voicemail periodically.  
The week before Christmas  
and between Christmas  
and New Year's will be  
limited to emergency  
appointments only.  
Thank you!*

**facebook**

Check us out on facebook! Send us a friend request and you'll be able to keep up with everything we're up to and see pictures of Kathy's fish. Stay tuned... we are committed to making ourselves even more accessible through various social media outlets.

## Mark Your Calendar



## Our Christmas Movie Event

Sunday December 18th, 2011 @ 1:45 pm

*Irving Berlin's*

## White Christmas

Fun for the whole family – All are welcome  
**Location: The Artcraft Theatre, Franklin, IN**

This is a private showing of White Christmas exclusively for our clients, their guest and our friends.

Please plan to attend this event and you're welcome to bring family and guest of all ages.

*Even if you've seen the movie, grab your friends and family and come out for some holiday fun.*

## IRA – Required Minimum Distributions (RMD's)

The following are some of the most overlooked year-end items. **Check those RMD's!** Most retirement account owners and beneficiaries subject to RMD's must take them before year end or they'll be subject to a 50% penalty on any missed distributions.

### **Year of Death RMD's**

RMD's must also be taken for clients subject to them who died in 2011. Any remaining RMD must be taken and reported as income by the beneficiary. It is not taken by the estate of the deceased IRA owner (unless the estate was the IRA beneficiary).

**Please Note:** It is the responsibility of the **taxpayer** to ensure his/her RMD's have been taken for a given year. The company or custodian of your IRA's or retirement accounts may or may not send you a notice that you should be taking your RMD. It pays to make sure. If you're over 70½ or had a loved one pass away with an IRA and you've not taken any withdrawals this year, please check to make sure you meet the IRS rules. Check with your CPA or tax professional if in doubt.

## **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)

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

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

## **Annual Reviews**

If you would like to have an annual review of your accounts...give us a call. In the past, our office has spent hours trying to get folks to come in for a complimentary annual review and some folks like the reviews while others have taken care of most of the important items we've discussed over the years. To better serve you and our other clients, we are asking you to contact us if an annual review is needed. By all means, our door has always been open and remains open to all. Please let us know how we can assist you.

## **Fear Driven Decisions – Not a Good Idea**

Many people, including myself, assumed Bernie Madoff successfully (at least for 20 years) convinced his victims to invest in his Ponzi scheme based on the greed of his potential investors. I was surprised to learn the truth of how Madoff was able to pull this off in a newspaper article I read on a recent trip. Here's what I read:

*Talking about how Madoff lured so many into his scheme, Henriques said, "Madoff didn't exploit people's greed, he exploited their fear...fear of a crazy, complicated marketplace."*

Keep in mind: Madoff pulled this off for 20 years which covered many different market conditions during the 1990's and 2000's. Our recent market volatility over the past two years is considerably worse than during that of the Madoff's Ponzi scheme era. That said everyone must be on guard when talking to anyone about their finances/retirement accounts. There are many people out there trying to lure you and your money into something that may appear as a safe alternative to whatever you're doing. While what they may be offering may sound really good and may be legitimate, it doesn't necessarily mean it's in your best interest. The truth is that it might be in the sales person's best interest if you change due to the large commission they may stand to receive. Make sure you do your homework prior to making any changes...it could be very costly (to you) if you decide after the fact that the change you just made wasn't in your best interest. Please do not hesitate to call our office for a second opinion. We will provide you with the truth about what someone is recommending...good or bad we'll give it to you straight, then you decide what's best for **YOU**.

**Find this article at:**

<http://www.palmbeachdailynews.com/news/author-diana-henriques-says-bernie-madoff-miscalculated-effect-1893455.html?printArticle=y>

## **Weiss Family Update**

As this newsletter is being created, snow flurries are beginning to float around outside and the trees are bare. It seems just like a month ago the Weiss family was on their family vacation in Sanibel Island, Florida in August. The weather was somewhat cooperative with about 3 or 4 days of good sun but that was followed by very cloudy/stormy weather. The Weiss gang witnessed their first water spout (a tornado over water)...very interesting. Bryan decided to take Haylee & Allyson fishing for tarpon and invited Kathy to go along for some sun. As it turns out, Kathy is the only one that caught fish! As Kathy was reeling in her 3 ft. black-tip shark and then her 5 ft. tarpon, the others had jobs to do. Bryan was busy coaching Kathy as she fought these huge fish. Haylee was busy getting photos of this memorable event and Allyson was feverishly praying in the back of the boat that she would not catch anything. Unfortunately, Allyson must have prayed too hard and it spilled over on Bryan & Haylee's rods since they barely even had a bite☺. Haylee did get some really good pictures. There's one of Kathy actually holding and posing with the shark and she has a couple of scales from the tarpon. In the future, Bryan will likely ask Kathy if he can go fishing with her. October was a special month for the Weiss household. October 25<sup>th</sup> marked the 25<sup>th</sup> wedding anniversary of Bryan & Kathy's big day in 1986. Bryan & Kathy renewed their wedding vows with Haylee & Allyson at their sides with Fr. Vince Lampert during a private marriage blessing. Following that, the kids were dropped off at school and the two love birds went to Panera Bread for a quiet breakfast. Exciting! Huh? Bryan & the girls plan to make more gingerbread men this year since last year's trial run went very well. The Weiss Family wishes you and your family a Blessed Christmas Season!

**Merry Christmas and Happy New Year!**

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