

Having trouble viewing this email? [Click here](#)

You're receiving this email because of your relationship with Ross Wealth Advisors. Please [confirm](#) your continued interest in receiving email from us.

You may [unsubscribe](#) if you no longer wish to receive our emails.

# ROSS WEALTH ADVISORS

April 2010

Vol 1, Issue 9



## THE ROSS REPORT

### Greetings!

Greetings!

Welcome to "The Ross Report", a monthly newsletter designed to provide you with tips and updates so that you can "Live Well" during your retirement years.

**Please feel free to forward this FREE newsletter to any of your friends and relatives who you believe might find the information within helpful.**

And if for some reason, you would no longer like to receive this newsletter, it's really easy to take your name off the list at the bottom.

Enjoy reading!

Don



### Donald L. Ross

Visit our website @  
[www.rosswealthadvisors.com](http://www.rosswealthadvisors.com)

Or call us @ (614) 545-0277  
1 (877) 545-0278

fax (614) 459-9099

Or visit our offices

#### **Ross Wealth Advisors**

5005 Horizons Drive  
Suite 100  
Columbus, OH 43220

#### **NEW Circleville Location**

130 W. Franklin Street  
Circleville, OH 43113

### In This Issue

Opening Thoughts

Good News

Planning Tips

[Join our Mailing List!](#)

### Opening Thoughts

# What I Learned When I Had A Paper Route



Forward this issue  
to a Friend

## Pick any two...

When I was in the 7th and 8th grade, I carried the morning paper...THE CITIZEN JOURNAL... how many of you remember that paper? It was actually profitable to a small degree. Like every other 12 or 13 year old at the time, when I had money in my pocket, I made a bee-line to the grocery store to buy some candy.

We had an IGA, and when entering you were greeted with a sign. That sign taught me a terrific lesson in life. Here's what it said:

*Low Prices - High Quality - Great Service*  
Pick any two!

The neat thing about this sign was that it taught me at a young age that you can't have everything in life, there are always tradeoffs.

Well, I like to say that in the world of money, we have our own three things:

*Safety of Principal - Growth Potential - Liquidity*  
Again, pick any two!

All investments have tradeoffs. You just can't have it all!

The nice thing about this model is that it's really easy for you to figure out which two you have in your investment portfolio and compare that to the two that you want.

I find very often that retirees want "safety of principal" first, as they should. Let's face it, if you need growth, then you shouldn't be retired!

But the big question is once you pick "safety", should you go for "growth" or "liquidity"? I would encourage you to think "growth".

Why? Giving up "liquidity" does NOT mean that you can't touch your money at all. It simply means that you should limit your annual distributions to 10% or less. And how often do you ever take out that much money?

On the other hand, if we get inflation, as many of us believe are coming, then you'll definitely want some growth.

Good News

Everywhere you look, you see nothing but doom and gloom in the headlines. So let's see if we can find any good news out there...



**Here's a few bits that I found reported on Yahoo Finance over the past week:**

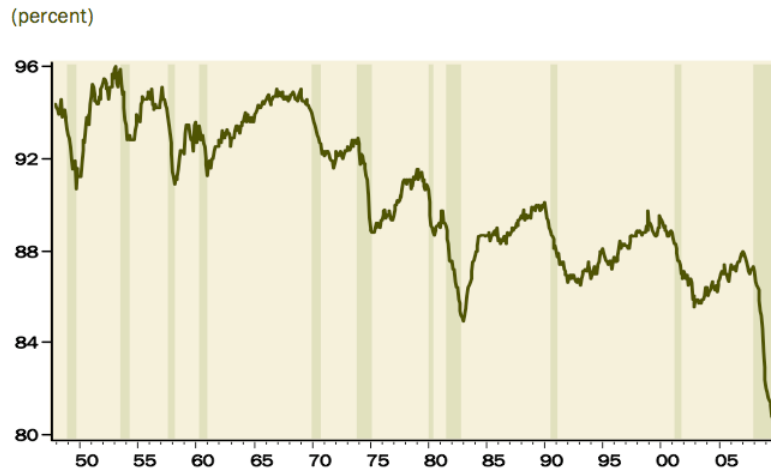
- Ford is spending \$155 million to upgrade a Cleveland engine plant and creating 60 positions to be filled by workers being laid off elsewhere.
- Petra Diamonds sold a 507 carat diamond for \$35.3 million, the highest price ever paid for a rough diamond.
- Kia Motors opened its first U.S. auto assembly plant, a \$1 billion factory in West Point, Georgia employing more than 1,200 workers.
- A rare, high-quality copy of Detective Comics #27, which marked the first appearance of Batman in 1939, sold for a record \$1,075,500 at auction.
- Merck will buy Millapore, a U.S. biotechnology firm, for \$7.2 billion.
- Amtrak rolled out wireless Internet access on all 20 of its Acela Express trains between Washington and Boston and in 6 stations along the northeast corridor.
- Ford posted a 43% jump in February U.S. auto sales, GM's rose 12%, Kia Motors increased 9%, Subaru's surged 38% and Toyota's dropped 9%.
- Cooper Tire & Rubber earned \$39 million in the 4th quarter, up from a loss of \$143 million a year ago.
- A 3.7% gain in retail sales in February was the strongest gain since November, 2007; it marks the third consecutive monthly sales increase for retailers.

## Planning Tips

### Why Unemployment Is Worse Than The Official 9.7%

#### **A Picture Is Worth 1,000 Words...**

Employment-to-Population Ratio: Men (25-54 Years)



Shaded region represent periods of U.S. recession  
 Source: Haver Analytics, Gluskin Sheff

I found the chart above at <http://tinyurl.com/ykfbgxu>.

Notice how the chart goes all the way back to the end of World War II. It would be interesting if we could find older data, particularly if we could see what it looked like during the Great Depression.

But here's what got me thinking about this chart. I saw on Friday that FDIC shut down four more banks. That makes 26 banks shut down this year already. <http://tinyurl.com/yfymzzz>

Banks are failing at a pretty good pace, and many analysts expect the rate to increase during the year. I suspect that the chart above tells part of the reason why.

If roughly 20% of men age 25 - 54 aren't working, then who's paying their mortgages? I'm guessing that many of them don't have a spouse earning enough to pay for everything.

In my opinion, this chart tells us why mortgage delinquency rates are so high, and why more foreclosures are coming. And it also shows why our economy is going to have a tough time really turning around.

This age bracket represents the "bread and butter" years of a person's career. It's the age where you often have a family, and you are typically America's prototypical consumer.

But if you are out of work, then you can't buy stuff like you once did. Your buying power is subtracted out of the economy, you and 20% of people like you.

This has to have a significant impact on our economy, one that I believe people aren't paying attention to. And as it impacts the economy, it will impact the markets, which in turn impact your nest egg.

Are you prepared for this? Is your nest egg prepared for this?

If you would like to talk to me about anything discussed above, please feel free to call our office at (614) 545-0277. Linda will be happy to schedule either a phone call or in-office visit!

## About Don Ross

Don Ross is an experienced financial advisor, assisting clients with retirement and estate planning needs since 1987. An Upper Arlington, Ohio native, Don is a devoted father and active member of his church and community. He recently retired from the military after many years of service as a pilot

in the Ohio National Guard.

You can reach Mr. Ross at his office in Upper Arlington at (614) 545-0277 or by e-mail at [don@rosswealthadvisors.com](mailto:don@rosswealthadvisors.com) . We have recently added an 877 line which can be used nationwide, 877-545-0278. We also have added an office in Circleville, OH. The new address is 130 W. Franklin St., Circleville, OH 43113.

Please feel free to visit our website: [www.rosswealthadvisors.com](http://www.rosswealthadvisors.com)

[Forward email](#)

✉ **SafeUnsubscribe®**

This email was sent to marcus@advisorsexcel.com by [linda@rosswealthadvisors.com](mailto:linda@rosswealthadvisors.com).  
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Ross Wealth Advisors | 5005 Horizons Drive | Suite 100 | Columbus | OH | 43220

Email Marketing by

