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ROSS WEALTH ADVISORS

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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

"I wish it were possible to obtain a single amendment to our Constitution - taking from the federal government their power of borrowing." Thomas Jefferson, 1798

Opening Thoughts



Donald L. Ross

Visit our website @
www.rosswealthadvisors.com

Or call us @ (614) 545-0277
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Past performance is not indicative of future results. This commentary is not intended as investment advice or an investment recommendation it is solely the opinion of our investment managers at the time of writing. Nothing in this commentary should be construed as a solicitation to buy or sell securities. Data source - J. P. Morgan.



Thought for the Week: Monday, March 1st, 2010

The Emergence of Emerged Markets

Consumer spending in Emerging Markets overtook spending in the U.S. sometime ago and the trend is widening significantly.

Share of Global Consumer Spending

This is one reason why many markets: Equity, Fixed Income and Commodity included, continue to avoid dramatic declines.

Global's investment theme of "

Investing Overseas by Investing in the U.S." is clearly timely.

This is also a reason we maintain an allocation to Equities, even though the U.S. still has many economic issues to sort out - the Deficit, Domestic Employment and the Banking System being three obvious examples.

Upcoming Learning Opportunitites



Dinner Workshop

3/9/10 (Tuesday)

5:30 PM

&

3/11/10 (Thursday)

5:30 PM

Columbus Fish Market

**40 Hutchinson Ave.
Columbus, OH 43219**

**Call to RSVP
877-545-0278**

or

614-545-0277

Dear RWA Clients and Friends,

We hope you are able to join us for our next dinner workshop of the year! Please bring a friend, neighbor, church or club member or perhaps a co-worker (past or present) who you care enough about that might JUST HAVE THE SAME CONCERNS you have about PAYING LESS TAXES or PROTECTING SAVINGS.

"PROTECTING FROM FUTURE MARKET LOSSES AND QUESTIONS EVERY RETIREE (or soon to retire) Must Answer Now"

2010 ushers in over a dozen changes affecting retirees such as:

1. How are you going to handle the sweeping tax law changes that will impact your retirement plans? *These are your highest taxed assets!*
2. How will you guarantee your income going forward? *There are only three (3) ways to do it - which will you choose?*
3. Which of the numerous tax savings strategies unique to 2010 are you going to implement? *What's all this talk about ROTH IRAs?*
4. What you should do about your retirement portfolio that took a nosedive recently. *LEARN HOW TO EARN GAINS and AVOID LOSSES.*

At this FREE educational program hosted by DON ROSS, you will learn about these recent government changes that will affect your retirement plans and what you must do about it.

**Please call Linda to RSVP!
877-545-0278 or 614-545-0277 or Linda@rosswealthadvisors.com
We will give you detailed directions at the time of the reservation.**

**These financial clinics are for those retired or approaching retirement soon and have retirement accounts and/or investments of a minimum of \$150,000.*

Sponsored by Ross Wealth Advisors
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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:

- Premiums for Medicare Advantage plans offering medical and prescription drug coverage jumped 14.2% on average in 2010.
- GM will bring back 1,200 autoworkers to produce the Chevrolet Cruze compact car at a factory in northeast Ohio.
- Bank of America, won court approval for a \$150 million settlement with the SEC over alleged misstatements about the purchase of Merrill Lynch.
- Intel and a group of 24 venture-capital companies will invest \$3.5 billion in U.S. technology companies over the next two years to spur domestic job growth.
- The average cost for 4-year public colleges and universities this year was \$7,020 and the average annual cost at a 4-year private college was \$26,273.
- Sirius XM Radio posted a \$14 million quarterly net income, the first profit since its merger and said it expected to add 500,000 new subscribers in 2010.
- TRW Automotive reported a \$141 million quarterly profit compared to a \$946 million loss a year ago.

All the headlines above represent good news in the economy. Don't you ever wonder why the media can't spend more time focusing on the good news that happens?

Planning Tips

Warren Buffett Releases His Annual Report

This is ALWAYS good reading...

This time, every year, Mr. Buffett delivers his annual report to shareholders.

If you would like to read more of it, click [here](#).

If, on the other hand, you would like to just get a feel of some of the thoughts of Mr. Buffett, then continue reading.

Of particular interest to me was the section where he discusses some of his core beliefs. I've outlined a few of them below (all quoted directly from the report):

- We will always arrange our affairs so that any requirements for cash we may conceivably have will be dwarfed by our own liquidity. Moreover, that liquidity will be constantly refreshed by a gusher of earnings from our many and diverse businesses.
- We make no attempt to woo Wall Street. Investors who buy and sell based upon media or analyst commentary are not for us. Instead we want *partners* who join us at Berkshire because they



wish to make a long-term investment in a *business* they themselves understand and because it's one that follows policies with which they concur.

- We tend to let our many subsidiaries operate on their own, without our supervising and monitoring them to any degree. We would rather suffer the visible costs of a few bad decisions than incur the many invisible costs that come from decisions made too slowly - or not at all - because of a stifling bureaucracy.

Isn't it refreshing to hear such plain-spoken language from the head of a major organization? It's no wonder that Berkshire Hathaway has returned over 20% per year since its inception in 1965. That's 45 years of 20% annualized growth.

There's only one word for that kind of performance - WOW.

The interesting thing is that in the report Mr. Buffett accepts the accolades that come from the job they've done. But he also clearly states that continuing that type of performance is unlikely in the extreme.

He states that "*the big minus is that our performance advantage (compared to the S&P 500) has shrunk dramatically as our size has grown, an unpleasant trend that is certain to continue.*"

So there you go, another example of the old prospectus phrase, "past performance is no guarantee of future results".

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. 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.

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