

# ROSS WEALTH ADVISORS

September 2009

Vol 1, Issue 2



## 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

#### **Quote of the week:**

"I like to think of anything stupid I've done as a learning experience; it makes me feel less stupid."

P.J. O'Rourke

Donald L. Ross

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

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

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Or visit our offices

#### **Ross Wealth Advisors**

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Columbus, OH 43220

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## Upcoming Learning Opportunities

### **DO YOU BELIEVE TAXES ARE GOING UP?**

If you are retiring within the next 5 months to 6 years please come to one of our local morning or evening financial clinics and learn how to pay minimum taxes on accounts YOU NEVER paid taxes on... Your DROP, Deferred Comp, IRA's, or 403b's



We will share proven strategies that can lower taxes and save you THOUSANDS of dollars. Also, learn how to guarantee and protect your investments.

#### **Financial Facts and Panera Treats\***

- 9/18 Reynoldsburg Library Meeting Room 10-11 am
- 9/30 Grandview Library meeting room 10:30 am
- 10/9 Hilliard Library Meeting Room 10-11 am
- 10/23 Whetstone Library Meeting Room 10-11
- 11/11 Hilliard Library Meeting Room 10-11 am

#### **Financial Facts and Dinner\***

- 9/29 and 10/1 Damon's Grille 5:30 pm
- 10/13 and 10/15 The 94th Aero Squadron 5:30 pm
- 11/3 and 11/5 Damon's Grille Hilliard 4:00 pm

**Please call Linda to RSVP!**  
**877-545-0278 or 614-545-0277 or**  
[Linda@rosswealthadvisors.com](mailto: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.*

## 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:

- Facebook plans to expand its staff by as much as 50% this year.
- Oracle received the Justice Dept.'s approval to move forward with its \$7.4 billion acquisition



of Sun Microsystems.

- Southwest Airlines will begin a fleetwide rollout of its in-flight Wi-Fi service in the 1st quarter 2010.
- Morgan Stanley is recruiting up to 400 sales and trading employees.
- Burger King reported that its quarterly net income rose 16% to nearly \$60 million from the same period a year ago.
- LG Display plans to build the biggest and most advanced liquid-crystal display factory in China at an estimated cost of up to \$4 billion.
- Dollar Tree reported quarterly profit jumped 51% to nearly \$60 million.
- "Cash for Clunkers" generated nearly 700,000 in new car sales and ended under its \$3 billion budget.
- Sales of new single-family homes surged 9.6% to a 433,000 annual pace in July, the fastest pace in 10 months.
- Ford is adding shifts at its truck plants in Michigan and Missouri in response to increased demand for its F-150 pickup trucks and Escape SUVs.

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?

Join Us In Circleville

### *Special Invitation*

We would like to invite you, your spouse and two guests to a  
DINNER Seminar on:  
"The 5 Questions Every Retiree and Those Planning To Retire Must Answer In 2009 & Making Up  
Market Losses" \*

2009 Ushered In Over a Dozen Changes Affecting Retirees.

#### Dinner

-  
Wednesday, September 16th @ 5:00 PM

~or~

#### Dinner

-  
Thursday, September 17th @ 5:00 PM

Dinner served @

**J. R. Hooks**  
115 Watt Street  
Circleville, OH 43113

1. **What you should do about your retirement portfolio that took a nosedive last year? How would you like to earn a guaranteed minimum 8% per year no matter what.**
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 seven (7) tax savings strategies unique to 2009 are you going to implement?**  
*Did you even know that seven different strategies were new to 2009?*

**4. How are you going to handle the sweeping tax law changes that will impact your retirement plans? These are your highest taxed assets!**

**5. How will you handle the new estate tax laws? Hint: your trust(s) will almost certainly need to be updated**

*The Seminar will be presented by Don Ross, President of Ross Wealth Advisors.*

**Please RSVP to 1 (800) 495-4197      Spouses urged to attend!!**

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#### 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)

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