

ROSS WEALTH ADVISORS

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THE ROSS REPORT

Greetings!

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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 Ross

Opening Thoughts

A BUSY TRAVEL SEASON

Judith and I spent 5 days in Banff Canada. If you ever have a chance to venture way.. up North - I would highly recommend it! Behind us is the Fairmont Springs Hotel. The hotel is over 100 years old and is known as the "Canadian Castle".

Donald L. Ross

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In This Issue

Opening Thoughts
Good News
Planning Tips
Upcoming Events
Recipe

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See Below, here Don and a group of riders summited the big cycle climb up the col de Marie Blanque. This mountain is usually on the tour de France route each year. Don travelled to France for the 2010 Tour de France as a lifetime goal to see the tour and ride some of the same roads/mountains. "Wow, it was all I expected and more" (Don is front ride of picture squatting). Summer 2010 is definately one I'll remember forever.



Don and Judith in front of The Fairmont Springs Hotel, Banff, Canada.

Don



Here Don and a group of riders summited the big cycle climb up the col de Marie Blanque, France

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:

- A trove of animal fossils dating back 1.4 million years was found southeast of Los Angeles; researchers say the discovery will fill in blanks in South California's history.
- U.S. unemployment rates fell in 13 states in August. Microsoft raised its quarterly dividend by 23% to 16 cents per share, its first increase in two years.
- India and the U.S. are in talks for a \$5.8 billion purchase of 10 Boeing C-17 Globemaster III planes, the biggest India-U.S. defense deal ever.
- Macy's plans to hire about 65,000 seasonal staff for the holiday season, a slight increase from previous years, while Toys 'R' Us, the world's largest toy retailer, plans to hire about 45,000 employees for the holiday season.
- The world's largest offshore wind farm opened off the southeast coast of England, as part of the British government's push to boost renewable energy.
- Southwest Airlines will buy AirTran for \$1.42 billion.
- Citigroup hired 15 bankers to expand its coverage of Russia, South Africa, and the Middle East.

- New U.S. single-family home sales were flat in August, BUT the supply of houses on the market tumbled to the lowest level in 42 years.
- Inditex, the world's largest clothing retailer, reported a 68% rise in its first half net profits.

Planning Tips

BECOMING YOUR OWN BANKER....Your Family Bank.

Your Family Bank enables individuals, families and businesses to create a personalized financing program to recapture some of the interest that you pay and operate comparable to a federally chartered bank down the street. Your Family Bank teaches freedom from the traditional method of financing which means you will no longer be dependent on banking institutions or finance providers for funds. By becoming your own banker you are able to regain the loan interest as well as principal, you take back control over the loan stipulations, and ultimately you transform your debts into assets.



Most people are in agreement that they would like to have their very own bank but very few are prepared and capable to undergo the difficult, extensive and costly procedure for creating their particular federally chartered physical bank. This is where Your Family Bank can help.

Where can you find a vehicle that minimizes wealth transactions by allowing you free accessibility and use of your hard earned money **without worrying about burden associated with taxes, fees and penalties or market risk?** Where can you find a vehicle that allows your hard earned money to **grow tax-deferred, with the opportunity of being withdrawn tax-free, offers guaranteed rates of return, tax-free dividends, a level of asset protection, essentially limitless contributions...** and the cherry on top... a death benefit which will pass income-tax free to your beneficiaries?

The solution is a dividend paying whole-life insurance. That's right! Whole life insurance can accomplish all of this and much more. Unlike conventional wisdom, all of us concentrate on the living advantages of these types of policies (not the death benefit, which is simply a benefit). You could be asking yourself how a conversation of banking has brought us to whole life insurance. Well, the truth is that there are no other financial vehicles that provide the same amount of advantages while providing us the characteristics we have to become our own bankers.

A whole life insurance policy enables a policyholder to take policy loans from your cash values inside the policy. The policyholder keeps complete control over these funds and determines the actual re-payment terms of the loan. Which means that you, the policyholder, decide the actual interest rate, the amortization period and additional loan conditions. **As your personal banker, you now manage the financial function for your life, loved ones as well as personal business.** Take into consideration every item that you finance directly or indirectly. The ways that you can put your bank to work are virtually infinite.

I personally have done this for years and believe it to be economically sound with **SOLID GUARANTEES.**

Let me know if you want more information as well as how your children could **FUND COLLEGE** for your grandchildren **TAX FREE.**

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!

Upcoming Events - Dinner

Please bring a friend and join us.....

October 19th, Tuesday, and October 21st, Thursday

5:30 PM

@

Heritage Golf Club

OR

October 27th, Wednesday, and October 28th, Thursday,

5:30 PM

@

Pinnacle Golf Club



Recipe - Spiced Pumpkin Seeds

Why Carve Pumpkins?

The story of the Jack o'Lantern comes from Irish folklore. Jack was a crafty farmer who tricked the Devil into climbing a tall tree. When the Devil reached the highest branch, Jack carved a large cross in the trunk, making it impossible for the Devil to climb down.

In exchange for help getting out of the tree, the Devil promised never to tempt Jack with evil again. When Jack died, he was turned away from Heaven for his sins and turned away from Hell because of his trickery. Condemned to wander the earth without rest, Jack carved out one of his turnips, took an ember from the devil, and used it for a lantern to light his way. He became known as "Jack of the Lantern."



Ingredients:

1 1/2 tablespoons margarine, melted	2 teaspoons Worcestershire sauce
1/2 teaspoon salt	2 cups raw whole pumpkin seeds
1/8 teaspoon garlic salt	

DIRECTIONS:

1. Preheat oven to 275 degrees F (135 degrees C).
2. Combine the margarine, salt, garlic salt, Worcestershire sauce and pumpkin seeds. Mix thoroughly and place in shallow baking dish.
3. Bake for 1 hour, stirring occasionally

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.

Please feel free to visit our website: www.rosswealthadvisors.com

**Investment Advisory Services offered through Global Financial Private Capital, LLC,
an SEC Registered Investment Adviser**

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