



## Get Creative — And Get Real!



WRITTEN BY:  
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**W**e may be small,  
but we're mighty!

With over 60 years of combined experience in the financial world, we've heard it all. It takes wisdom and discipline to filter out all the blarney and hype that is fed to us on a daily basis much like the American diet—over the top unhealthy, and sometimes just plain dumb. We really are smarter than we have been led to believe and it is time we take ownership and step up.

*Hear ye, hear ye... THE TAX MAN COMETH, again, and again, and again!*

On or about January 1, 2011, federal, state and local tax rates are scheduled to rise quite sharply. President George W. Bush tax cuts expire on that date. **Highest FEDERAL personal** income tax rates go from **35% to 39.6%**, the **highest federal** dividend tax rate pops up to **39.6% from 15%**, and the **capital gains tax** rate to **20%** from **15%**, and the **estate tax rate** to **55%** from **zero**. There are lots of other changes as well as a result of the sunset provision in the law. **Payroll taxes** are scheduled to rise in **2013** and the **ALTERNATIVE MINIMUM TAX (AMT)** will take a bigger and bigger bite from the middle-income taxpayer. And **let's not forget** the tax increase on "Cadillac" health plans. The Health Care and Reconciliation Act of 2010, passed in March of this year, includes a "Medicare Tax" and will add a 3.8% tax on investment income for indi-

viduals who earn more than **\$200,000 annually** and joint filers reporting more than **\$250,000 (effective 2013)** which hopes to partially generate funds for Medicare.

So if we *know* taxes will be higher across the board, wouldn't a realistically savvy person shift production and income, where possible, out of next year, and into this year's lower tax rates? Do you think that this *might* be why the economy *appears* as strong as it has in 2010? But *wait*-what happens when we *hit the wall* in 2011? It doesn't take a rocket scientist to see the upcoming blowout dead ahead.

Take heed.... The bond bubble is about to **burst!**

The implosion of the US Treasury bubble. The last time this occurred in 1976, the five years following were among the most extraordinary in economic history. They're about to be repeated again, but this time **the trends will be bigger**, and they will move **faster...and the fallout will be far greater**. Back then we still had plenty of oil. America was still an exporter of the black gold, not a net importer. We weren't trillions of dollars in debt. We did not have underfunded SS and Medicare disasters, and we did not have 76 million baby boomers retiring for the next 15-20 years hanging over our heads. And above all, we weren't recovering from the worst credit crisis in history!

Now, in order to catapult ourselves out of this mess, we **need** the rest of the world to keep buying our debt. Another

\$2 trillion in 2010? The day of financial reckoning is near when other countries and even our own citizens lose confidence, and no one shows up to buy our bonds. When that day comes, the printing presses will be going day and night in the basement of the US Treasury. In effect, we will be silently defaulting on our own debt, bonds will crash, the Dow and the dollar will nosedive, and inflation will quickly start to spin out of control.

"Inflation has the potential to be more than the double digit rates of the 1970's"

- Warren Buffet, March 9, 2009

Geez, I hate sounding so pessimistic about this great country. I really am an optimist. - make that a realistic optimist! I conduct my business as I live my life. Be **true** to yourself, and others. So there it is.

Years of experience have taught me a valuable lesson. You can always land on your feet if you know which way the wind is blowing. We **cannot** deny or ignore all the blatantly obvious signals that are in front of us right now. Not if we want to land *up right*.

The world has changed. Investing is not as simple as it once was. There is no perfect investment. There is, however, a **perfect plan**, based on all available information.

At **Family Focus** we pride ourselves on being unique. These challenging times call for **creative**, but **careful, realistic solutions**. You've worked hard, and you deserve the **VERY BEST**.



We at **FAMILY FOCUS RETIREMENT GROUP LLC**, have over 60 years of combined financial experience. We employ a holistic approach to designing a safe and sound program to meet your specific needs and goals. Our initial consultation is free. (L-R) Sean Nolan (Vice President), Tom Boles, Kathleen Nolan (President/Founder).

**Don't you owe it to yourself to get a second opinion?**

### Our focus is on you!

Here are some of the areas where we can help you:

- Call us **FIRST** before you decide on a pension payout and save \$\$\$\$.
- Let us create a proven **tax-free** retirement distribution plan (if you qualify).
- Our "crystal ball" retirement income planning software will tell you **when** and **if** you may be able to retire, **without going broke!**
- Proper planning that **manages risk**, and **TAXES**.

**We enthusiastically partner with CPA strategists and attorneys, and act as your quarterback! For a different, positive experience, CALL us to schedule a one-on-one lunch or dinner meeting.**

**You won't be disappointed!**

**FAMILY FOCUS RETIREMENT GROUP, LLC**



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