



For All That Wealth Secures™

Special Points of Interest

- What's in your best game plan?
- Match the smile on the outside with the one on the inside.
- Just when you thought the estate tax had ended, Congress had other plans
- Gold's historical returns may surprise you.
- Facts some politicians who like to spend need to know.
- Got a few pounds to lose?
- Walking in new snow can teach us a lot.
- Start of New Year's REVOLUTION!

What's a good game plan for 2010? by Michael C. Lantz, CPA/PFS, CFP®

As the top NFL teams are preparing for the playoffs and making their game plans, it is a good time for families and individuals to do the same thing.

Planning

If it has been several years since you last did a comprehensive financial plan it would be wise to review and make any needed changes. We've come through a very perilous time and many believe we are not yet out of it. In light of the past several years where the worse happened, making better plans to overcome this effecting you in the future may be the best thing you could do to insure a better and more secure future.

Your Investment Portfolio

Last year was a good year and perhaps you have breathed a sigh of relief. Yet, it would be a good idea to review your goals and loss tolerance to see if your portfolio is allocated properly.

Your Estate Tax Plan

As is fully explained in the article on page two, the federal estate tax is not dead. In fact, the Congress is 100% behind increasing

the rate of tax. It would be a good year, especially after Congress changes the law early this year, to review your plan with a qualified professional.

Your Attitude

Have you ever seen this topic in the creation of a good game plan? Probably not but it is important to work on getting rid of problems in your life and improving family relationships or reconciling any grudges you have. Negative attitudes can have a devastating effect on many aspects of your life. Positive attitudes can make one happier and attract more wisdom to make better choices.

Improve Your Health

This poem says it best;

We squander health
In search of wealth;
We scheme and toil, and save,
Then squander wealth
In search of health;
And all we get's the grave;

Have a great 2010! I'm here to help you with your personal game plan! Call me.



If you know of a youth that is suffering from depression, please call Michael Lantz to introduce them for help free of charge.



Do you smile on the inside or just the outside? by JoyfulHope.org

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I know that it is hard to be in a constant state of happiness and joy. When we slip into states where we misplace our well-being it is hard to smile.

There are those that have learned to put a facade on their face to hid their true feelings. It's really okay to have a smile on the outside that does not mirror the smile on the inside. Why make someone else feel bad when you're feeling down? The real question though is this; Is it possible to turn that bogus smile on the outside to a real smile? The answer is yes. Generally when we have most or all of our well-being we are happy and it is much easier to

smile. When we lose or misplace our well-being the smile on the outside is much harder to produce. According to Dr. George Pransky , "Well-being is more than simply the opposite of mental illness; in fact, it is the antidote. A person suffering from emotional distress may become disconnected from his/her well-being, but the fact remains that well-being can never be lost or damaged. Well-being is an inborn and inalienable human resource." By understanding this important truth you'll be in a position to make both your inside and outside smile the same. According to Dr. Pransky, "Unpleasant or negative emotions are thoughts that

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Update to the forgotten FEDERAL ESTATE tax.



"It's your patriotic duty to pay more tax."

Vice President Joe Biden

As the result of changes adopted in the Economic Growth And Tax Relief Reconciliation Act of 2001 the federal estate tax is scheduled to be repealed during 2010 and reinstated in 2011. This means if the Congress does not act their will be no federal estate tax for anyone dying in 2010. Then after-ward in 2011 and beyond any taxable estate over \$1 million will be subject to the tax with the highest marginal estate and gift tax rate of 55%, plus 5% surcharge on estates with a value in excess of \$10 million.

LIKELY RETROACTIVE RESTORATION OF THE ES-TATE AND GIFT TAX

I anticipate that Congress, early this year, will move to re-instate some variation of the current transfer tax system (perhaps with slightly different rates and exemptions) with an effective date that is retroactive to January 1, 2010. Legal experts have speculated on the constitutionality of such a move. There is precedent, however.

In August 1993, President Clinton signed the Omnibus Budget Reconciliation Act ("OBRA"), which increased the highest federal estate and gift tax rates (then 50%) to 53% for transfers over \$2.5 million but less than \$3 million, and 55% for transfers over \$3 million. The OBRA tax rate increases were retroactively effective January 1, 1993. The estates of a number of decedents who died in the period between January and August 1993 sued to prevent the rate increase on the grounds that the retroactive increase was unconstitutional. The plaintiffs in each case variously alleged that OBRA's retroactive imposition of the higher estate tax rate violated various constitutional provisions including the Apportionment Clause, the Separation of Powers Clause the Due Process Clause of

the Fifth Amendment, or the Takings Clause under the Fifth Amendment, and contravened the prohibition against *ex post facto* laws. In the case, *United States v. Carlton*, 512 U.S. 26 (1994), in which the Supreme Court ruled that due process was not violated by retroactive application of amendment to federal estate tax statute.

There is a distinction, however, between retroactively changing the rates of a tax that is already in effect, and imposing a new tax retroactively. Some argue that, since the federal estate tax will have been repealed, however, briefly, their retroactive reinstatement would constitute the imposition of a "new" tax. This distinction resulted in rulings by the U.S. Supreme Court that the retroactive imposition of a tax on transfers made within three years - in "contemplation of" - death was unconstitutional because the statute was not allowed to reach back and tax a gift that was made and became completely vested long before enactment at a time when the tax burden could not have been foreseen, although the actual transfer occurred within the statutory period. Whether such an argument would be successful in a case where it is widely anticipated that the tax will be reimposed is unclear. I can, however, almost certainly anticipate that the argument will be made.

WHAT DOES ALL THIS REALLY MEAN?

It is time to start to review your estate plans. There may have been provisions drafted in your current documents that may have addressed some of these issues. Also, I'll keep you informed as the Congress begins to address these issues. **One big check mark you'll want to earn this year is to re-view your estate plan.**



"Gold's rate of return in 2010 was 25% compared to the S&P 500 of 25.06%."

Michael Lantz

Before you jump to buy gold, read this first.

If you've watched any TV lately the only investment commercials involve buying gold. People rarely talk about gold as an asset class with positive expected return. Instead they talk about it as a "diversifier"—some form of protection against economic harm. Specifically, investors seem to view gold as a hedge against inflation and currency devaluation. Maybe they see gold itself as de facto currency. After all, gold has been used on and off as money across many civilizations through history, sometimes surviving other local coin. But modern finance suggests that, like metals and other commodities, currencies are not investments with expected return. Currencies don't produce anything; and though they fluctuate relative to each other, the fluctuation is unpredictable. There's no economic reason to expect any currency to be worth more tomorrow than it is today. As Ray Charles said, currency is really just a little piece of paper (or stamped copper, or electronic transmission)—worthless without a social con-

tract to the contrary. People have to agree it's worth something.

Let's compare the historical return and risk of gold to the US stock market;

	Return	Risk
Last 20 yrs (1989–2009)		
Gold	5.16%	14.39%
S&P 500	8.23%	17.99%
Since 1967 (42 years)		
Gold	8.55%	29.66%
S&P 500	9.44%	17.65%

As you can see, the stock market has out performed gold with much less risk. Before you jump into gold, find out how far the bottom of the gully is!

Do you smile on the inside or just the outside? *(continued)*

(Continued from page 1)

contaminate the natural good feelings that exist” inside a person. If you eliminate your negative thoughts, you will experience greater warmth and love toward yourself and others and be able to match the smiles both on the inside and outside.

The easiest way to rid your mind of negative emotions and thus matching smiles is to dismiss them as you would any distracting thought. If you were enjoying your eighty-dollar seats at the opera and began wondering whether to put new seat covers in your car, you would dismiss the thought. There’s no way you’d let it interfere with your enjoyment of the opera. If you were enjoying being with your wife and suddenly remembered she forgot to put gas in the car, you might banish that thought to keep it from interfering with your evening at home.

We constantly can and do dismiss thoughts we deem extraneous and nonproductive. It is only

our misguided judgment (i.e. loss of well-being) about what is extraneous and unproductive that supports the presence of negative thoughts in a troubled state of mind.

Dr. Pransky says, “Emotions serve one purpose in life: they are a mood indicator. A person’s lower mood is usually caused by the lower their emotions are. Negative emotions such as anger and regret are personal reactions to life. They arise when our level of understanding is low. The blacker the emotion, the more personally or subjectively we are reacting to life. Conversely, when we see life with perspective we experience pleasant, positive feelings. Our perceptions are more dispassionate. By using our emotions as a gauge, we can accurately assess how much to trust our perceptions at any given moment.” So the next time you are faced with a situation that you are forcing the smile on your face, realize that your thoughts are misguided and need to either change or be dismissed.



“The easiest way to rid your mind of negative emotions and thus matching smiles is to dismiss them as you would any distracting thought.”

Michael Lantz

Some facts the politicians don’t want to hear (or you to hear either)!

Every couple of years Congress drags in the oil companies and subject them to “why are you over charging the American public and raising their gas prices?”

FACT: Exxon and Chevron each have a profit margin of 9%. That means they clear just 9 cents on ever dollar of revenue. However, Microsoft, Apple, Google, Johnson & Johnson, Coca-Cola, Nike and many other American corporations have higher margins. Should the Congress drag them in and ask the same question?

The politicians want to spend more money on education. This was started in the 1960s. They believe it will make our children “learn better”.

FACT: Schools now enjoy four times more money per student than they did in the 1960s. According to the US Census Bureau there was on average \$9,138 spent per public school student. Have we gotten four times better results? No. Lets look at two states that spend the most and least and look at their results.

	NY	Utah	US Avg
\$/student	\$14,884	\$5,437	\$9,138
Grade 4 Math	238	239	237
Grd 4 Reading	223	221	217
Grd 8 Math	280	279	278
Grd 8 Reading	265	262	260

NY spends almost three times as much as Utah and only marginally beats Utah in test scores.



“Just the facts.”

**Sergeant Joe Friday
Dragnet**

January time to get into shape by Tri-Umphant Coaching (www.tri-umphantcoaching.com)

Don’t pretend that you haven’t thought about dropping a few pounds this year. Especially the 10 pounds you put on between Thanksgiving and now. Most people feel this way. Don’t believe me? Just go to any health club this time of year and the parking lot is full. In fact their biggest sales of new memberships is right after Christmas through the end of January.

How does one go about “getting into shape?” Many people never attempt this because they are filled with negative and self defeating thoughts. The top three are, 1) I don’t have time, 2) I hate to work out or 3) believe they are healthy “enough”. Do you have one of these or is it another reason?

Regarding the lack of time fear. Ask yourself this; If I were about to die because of my health, would I make the time to work out to save my life? Or this;

Would I actually be more productive if I were healthier and create the time needed because all my other duties I get done faster?

Regarding your hatred of working out. Did you have a poor experience that has created this belief? Is it possible to change your thoughts of hatred to thoughts of happiness? Have you ever met a person in top shape that hated to work out? Is it the “working out” you hate or the “change” it would take to start?

Finally, how do you know you’re healthy “enough?” What would be the result in your life if you were “healthier?” Is it possible to see an improvement in your health with a small amount of effort?

Now you don’t have anymore excuses. Start today to achieve better habits that would led to a healthier you. You can do it!



“Go from fat to thin in the blink of an attitude!”

Michael Lantz



For All That Wealth Secures™

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hours.

*"And in knowing that you know nothing, that
makes you the smartest of all."*

Socrates

New Year's Revolution! *by Jim Stovall*

Annually as we approach the dawning of a new year, we are all bombarded with many thoughts and messages. We have just come through the busiest and most stressful holiday season imaginable. They come so quickly that it is difficult to enjoy one holiday before the next is thrust upon us.

This year as I was preparing to pass out Halloween candy, I turned on the radio to find that one of my favorite stations had just gone into Christmas mode and would be playing 24/7 Christmas music through the new year. It is difficult to enjoy Halloween and Thanksgiving if the Christmas holiday is forced down our throats earlier each year. Then, when we finally get through the traditional Christmas season, it is easy to become so exhausted that you miss the opportunity for a new year's revolution.

There is nothing magic about the date, January 1st, other than it provides a good opportunity to reflect on the past year and project into the new year. In reality, you and I can declare a new year's celebration any time we want to turn over a new leaf and strike out in a new direction; however, January 1st seems to be a convenient time to take stock.

As you go through the holiday season this year, try to live in the moment and enjoy each

What can we learn about change from walking in new snow?

You've seen a field of new fallen snow. It is perfectly even and undisturbed. I've heard it called, "God's new blanket." Much of our lives we work towards keeping our life even and undisturbed. However, by walking in the snow we experience a new sensation and can feel the crunchy freshness while we become a part of the field. We are excited if we are the first ones to make new tracks. While we do disturb the beauty of the new fallen snow, in time the snow will melt and it will be another year before we see the same beauty. We do, however, keep the experience in our mind's eye and the feelings of walking first on God's new blanket.



experience one at a time. Avoid the temptation to become over-committed and learn the power of the amazing two-letter word: no. Try to take a few days off before January 1st to reflect upon where you've been and where you want to go. Try to get out of your normal environment and eliminate all distractions so you are forced to reflect.

This kind of deep thinking does not come naturally, so computers, TVs, iPods, etc. can creep into this productive space. Try to eliminate outside influences and media pressure as well as the expectations of friends and family as you consider what you have made of yourself thus far and the person you would like to be in the future. In our fast paced society, we spend too much time mindlessly traveling at warp speed and far too little time exploring where we want to go.

In reading hundreds of biographies of successful people, one of the common denominators seems to be their clarity of purpose which comes from consistent and persistent thought and reflection.

As you go through your day today, look at planning your new year as a productive activity and as a privilege.

Today's the day!



"Avoid the temptation to become over-committed and learn the power of the amazing two-letter word: no."

Jim Stovall

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