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Special Points of Interest

- Correct investing choice.
- Infinite power of the mind
- Social security choices
- Sleep is a good medicine
- Conservative Principles
- You can learn a lot from a bridge
- Rejection is a key to learning



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

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What Should Investors Do Now? By Weston Wellington

Vice President, The Dimensional Fund Advisors



Weston Wellington returns to the topic with a multi-part series on what investors should consider as they move forward. The videos include an examination of capital markets, the effects of recession and government policy on stock prices, how the current market stacks up to previous downturns, and the reasons why Dimensional's core beliefs have not changed in light of these events.

In Weston's six part series he covers the following topics;

1. What is Dimensional's approach under adverse business conditions?
An overview of market equilibrium and why Dimensional's diversified approach is still the sensible course of action.
2. How do recessions affect stock prices?
How markets compensate investors for taking higher risk and why risky assets tend to offer higher expected returns during recessions.
3. Why didn't we see the problems coming?
The difficulty of using forecasting to make portfolio decisions is discussed. Negative performance can be unavoidable even in the face of imminent market turmoil.
3. How do recent stock market returns compare to previous downturns?
A survey of bear markets over the past century finds that investor anxiety and media coverage are not unusual in the current market downturn.
5. Is nationalization a threat to the free enterprise system?
A look at historical stock returns in developed markets explores whether the degree of government intervention in a country offers reliable information about future performance.
6. What should investors do now?
In light of everything investors have experienced, we assess major investment alternatives in the current market and the best strategy for long-term investors.

[Click here to be directed to the video series.](http://www.dfaus.com/share/whatshou/)

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Achieving Your Full Maximum Potential by JoyfulHope.org

Have you ever been acquainted with a person with a great deal of talent who seemed to not be able to unlock it for their benefit or the benefit of others? Or perhaps, you feel that you've not been able to reach your own full potential. Why does this happen?

There of course could be many answers however I would like to explore the one that I feel is present in more of these situations; the inability to produce the needed thoughts to accomplish one's potential.

Our minds are powerful tools and in them we find thoughts. Our thoughts are ever present. When we hear them they are said to be "conscience" thoughts.

They are said to also be, "universal", that is that we aren't the authors of most of them. Yes, that is true. I'll repeat. We are not the authors of most of them. You may be asking yourself, "If the thoughts that are in my mind are not mine, then how did they get there? Who put them there?" These are very good questions.

Because thoughts are universal, you'll receive many of them that are simply not true. For example, have you ever heard the thought, "I'm not going down that path because I'm not good enough." Or, "I'm so bad at that task, I can't do it."

Why on earth would anyone ever say that about

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Social Security for Two *by* FRANCIS C. THOMAS



“...the implications of when to begin receiving benefits for spousal and survivor’s benefits not only introduce key points for every married couple to ponder but also create additional strategic opportunities for financial security in their golden years together.”

Francis Thomas

Our clients often ask, "When should I start collecting Social Security benefits?" For married couples, the question should be asked in the plural.

Current financial needs and expected life span may be paramount considerations for a single person. However, the implications of when to begin receiving benefits (and on which spouse’s work record) for spousal and survivor’s benefits not only introduce key points for every married couple to ponder but also create additional strategic opportunities for financial security in their golden years together.

Many couples don’t seem to be approaching the question in the most prudent way. It has been noted, for example, that many married individuals who earned higher wages than their spouses begin claiming Social Security benefits at age 62 or 63, prior to full retirement age (FRA). The Senior Citizens’ Freedom to Work Act of 2000 has made it more advantageous than under prior law for married individuals who earn more than their spouses to postpone claiming benefits. A significant provision of the Act is "file and suspend," which permits spouses to collect spousal benefits when the primary worker is postponing the collection of benefits. Married retirees are often unfamiliar with this provision, and the strategy is underutilized by financial planners.

Furthermore, higher-income spouses often claim Social Security at an age that significantly decreases the couple’s combined benefits, as well as their spouse’s prospective survivor benefits. A 2007 study, "Why Do Married Men Claim Social Security Benefits So Early? Ignorance or Caddishness?" by Steven A. Sass, Wei Sun and Anthony Webb for the Center for Retirement Research at Boston College, concluded the reason was a lack of financial awareness. By educating clients about the full range of Social Security benefits considerations, including marital ones, financial planners can help them make the wisest use of this valuable retirement resource.

EARLY OR LATE?

Individuals may start collecting Social Security retirement benefits at age 62, but their benefits are reduced by a fraction of a percent for each month remaining before their FRA. Individuals can collect 100% at their FRA (age 66 for those born between 1943 and 1954). If benefits are delayed beyond FRA, the benefits increase until age 70. The Social Security Administration (SSA) Web site, www.ssa.gov, provides excellent resources to determine and explain early retirement penalties, FRAs and delayed retirement credits (DRCs), as well as online calculators and other helpful facts.

A summary of a 58-year-old worker’s benefits in both today’s dollars and what it will take in future dollars to provide benefits at various retirement ages is shown in [Exhibit 1](#) (page 5). The monthly data—both current and future dollar amounts—were obtained from the Social Security

"Quick Calculator" unveiled in July 2008 at the SSA Web site (www.ssa.gov/OACT/quickcalc/index.html). The calculator allows users to input their date of birth and current earnings.

The projected benefits at age 70 from an earlier retirement and at age 85 are extrapolated from the Quick Calculator’s results, using an annual cost of living adjustment (COLA) of 3%. Legislation enacted in 1973 provides for automatic COLAs so that benefits will keep pace with inflation. COLAs have averaged 4.4% since 1975. For a more precise estimate, the planner can modify the assumptions the Quick Calculator makes about earnings history by entering data from the client’s annual SSA report, *Your Social Security Statement*. But even with its default settings, the Quick Calculator can be an effective aid to stimulate client discussion about collection alternatives. The SSA also offers several more finely tuned calculators at www.ssa.gov/planners/benefitcalculators.htm.

Clients who start collecting benefits early receive a smaller amount each month and may provide their spouses lower survivor benefits, but they usually collect for a greater number of months. If they delay, they collect larger monthly checks but fewer payments over their lifetime. Using a side-by-side spreadsheet comparison of cumulative monthly benefits (reflecting the 11 months for the first year in which benefits accrue after reaching age 62 and assuming a 3% COLA) planners can show clients how the 58-year-old worker without consideration of a spouse illustrated in [Exhibit 1](#) needs to live to approximately age 75 years, 3 months to compensate for waiting until age 66 versus starting benefits at age 62. If the worker waited until age 70 to start collecting, it would take until age 77 years, 7 months to break even. This analysis does not take into consideration the time value of money.

The differences between the projected benefits at ages 70 and 85, if the client starts collecting at 62 versus a later age, are significant. The benefit, if started at age 70, is 185% of the amount collected at the same age if benefits started at age 62, a difference of \$23,314 for the year (see [Exhibit 1](#), second column from right, \$50,676 – \$27,362), or more than \$1,900 per month. The reasons are not only the early retirement penalty and the delayed retirement credit but also the impact of COLAs on the

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Social Security for Two by France Thomas

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“Another little-known and rarely used strategy could be called the “SSA Do-Over.”

Frances Thomas

higher delayed benefit. By delaying benefits, the retiree has at least partially transferred inflation risk.

SPOUSAL AND SURVIVOR BENEFITS

Spousal benefits and survivor benefits are two important features that married clients must understand and should be incorporated into the planner’s analysis. A spouse can collect the greater of (1) the amount credited for his or her income, or (2) a spousal benefit based upon the higher-income spouse’s benefits. Since 2000, a provision permits a married individual to file at FRA and suspend the collection of benefits. This “file and suspend” strategy permits a lower-income spouse to collect spousal benefits once his or her higher-income spouse reaches FRA while the higher-income worker’s benefits accrue DRCs through age 70.

Spousal benefits do not receive DRCs. Therefore, the lower-income spouse should begin to collect these benefits at his or her FRA. If a lower-income spouse starts collecting benefits at or after his or her FRA, the spouse can collect up to 50% of the higher-earning spouse’s FRA benefits. If a spouse starts to collect spousal benefits before his or her FRA, the benefits will be reduced. For a worker with an FRA of 66, the spousal benefit at age 62 is 35% of the higher-earning spouse’s FRA benefit.

When one spouse of a married couple dies, the surviving spouse is entitled to the greater of (1) 100% of the amount the surviving spouse was collecting or (2) 100% of the amount the deceased spouse was collecting. If the higher-income spouse starts collecting at an earlier age, the spouse inherits reduced benefits.

Take, for example, a higher-income husband with a lower-income wife. If the husband has no reason to expect longevity, he may be inclined to begin collecting at age 62 and accordingly collect approximately 75% of FRA benefits. This means that his wife will collect reduced survivor benefits when he dies.

The husband’s decision may change, however, when he considers that his wife is statistically likely to live beyond him. According to the [Social Security Period Life Table](#), a woman at age 65 has a remaining life expectancy nearly three years longer (19.5) than a 65-year-old man (16.7), and the man is 56% more likely than the woman to die before age 66 (probability 0.017976 male, 0.011511 female).

In a 2007 article, “Rethinking Social Security Claiming in a 401(k) World”

(www.pensionresearchcouncil.org—requires free registration), James I. Mahaney and Peter C. Carlson assert that the most effective solution for married couples to maximize their expected benefits is a 62/70 split. The 62/70 split calls for the lower-income spouse to collect his or her benefits at age 62 and for the higher-income spouse to delay collection until age 70. A key point is that the lower-income spouse should consider collecting as early as possible, because the penalty for a lower-income spouse commencing benefits collection early is eliminated when the higher-income spouse dies. Upon the higher-income spouse’s death, the lower-income spouse can start collecting survivor benefits.

The article also describes an effective method for analyzing the Social Security question, the expected present value of benefits approach. The 62/70 split solution is supported by many other practitioners and academics who write on this subject. Of course, many factors need to be considered, including income levels, resources, life expectancies, survivor benefits and income taxes.

FILING STRATEGIES FOR COUPLES

For the higher-income spouse to delay to age 70 may be easier said than done. Many factors need to be considered, including, in addition to those just mentioned, the opportunity costs for assets used during the bridge period—the time between stopping work and collecting Social Security benefits. An intriguing strategy using spousal benefits may mitigate the dilemma and provide significant benefits.

To initiate the plan, the lower-income spouse files early, at age 62 or 63, using the lower-income spouse’s earnings record, and collects reduced benefits. The higher-income spouse waits until FRA, age 66 for this example, and files to collect 50% of the lower-income spouse’s FRA benefits. Then, at age 70, the higher-income spouse applies to collect based upon his or her own earnings history. By waiting until age 70, the higher-income spouse will receive both DRCs and COLAs on his or her benefits, which could result in a significant benefits enhancement. Based on the future dollars data for ages 66 versus 70 from [Exhibit 1](#), the benefit increase is \$17,580 per year (\$50,676 – \$33,096), or \$1,465 per month.

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Social Security for Two (continued)

(Continued from page 3)

Additionally, the higher-income spouse collected spousal benefits for the four-year period.



“A key factor in the decision of when to commence collecting benefits is life expectancy.”

Frances Thomas

A BEST-KEPT SECRET: THE "DO-OVER"

Another little-known and rarely used strategy could be called the "SSA Do-Over." If a client commences collecting benefits early and subsequently re-evaluates the situation, there is an option to pay back the benefits received and then file a new application, allowing the client to receive larger monthly checks. The client must file Form SSA-521, *Request for Withdrawal of Application*. All benefits including spousal benefits collected must be returned to the SSA. There is no adjustment for inflation or accrued interest charges. The client is entitled to either a tax credit or deduction for the income taxes paid on the benefits previously collected. IRS Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*, provides the instructions and worksheets to calculate the tax benefits. The client can later reapply for the larger eligible benefits.

This strategy almost sounds too good to be true. It provides the CPA/financial planner with another option to the benefits question. The strategy requires the client to have the resources to repay the past benefits, to consider longevity, and to conduct a new break-even analysis. If the client collects early, invests the Social Security proceeds, earns a return on the proceeds, and realizes the tax benefit, he or she should be able to accumulate the funds to repay the Social Security collected. This strategy provides an inflation hedge and can generate higher future benefits for the worker and the spouse.

LONGEVITY

A key factor in the decision of when to commence collecting benefits is life expectancy. A 62-year-old male has a 50% probability of living until 84, a 25% chance of living until 90, and a 10% chance of living to 95. The data for women is two to three years greater across the percentiles. The 50th percentile is well past the SSA's breakeven point. Actual life expectancy is impossible to predict precisely, but by using a break-even analysis and the client's individual circumstances, a good approximation can be made. Of course, individuals with insufficient retirement savings may have no option but to begin collecting benefits at age 62.

THE KEY TO WEALTH

Financial planners can help clients make better decisions about claiming Social Security benefits. A discussion of the collection options, impact of COLAs, and importance of survivor benefits for married clients is a good beginning. Social Security is an asset free of investment risk, inflation risk, longevity risk and investment income management fees. The income tax implications of collecting Social Security benefits always need to be considered (see sidebar, "The Bridge Period: Taxes and Investment Income," below). Planners should outline all of the relevant facts, both quantitative and qualitative, as part of the benefits discussion. Education is the key to wealth and will enable clients to maximize the value of their Social Security benefits.

The Bridge Period: Taxes and Investment Income

If a client stops working at age 62 and wants to delay collecting Social Security retirement benefits, he or she needs a source of discretionary cash flow, such as drawing from a qualified retirement account and/or other assets. The period between the discontinuance of a paycheck and the commencement of Social Security is the "bridge period." Analyzing the bridge period and post-bridge period requires consideration of taxes, investment income and inflation.

One approach is to run a side-by-side comparison under two scenarios, with and without the early collection of benefits. The worksheets should depict year by year your client's retirement assets, retirement income draw, estimated taxes and after-tax cash flow. To maintain the same after-tax cash flow under both scenarios, the client will need to withdraw more from a traditional IRA than the forgone benefits. The maximum amount of Social Security that is taxable for federal purposes is 85%, while withdrawals from traditional retirement accounts are often fully taxable. Only 14 states tax Social Security to some extent. Only three states that impose income taxes exempt withdrawals from retirement plan distributions. Therefore, the client's average total tax rate would be higher when more cash flow comes from taxable retirement asset sources and lower when more income is derived from Social Security. The type of income also affects the level of taxation. Most CPAs have access to tax planning software to analyze the Social Security collection decision.

(Continued on page 5)

Social Security for Two (continued)

(Continued from page 4)

Another factor that needs to be considered is the estimated investment income. As clients age, they generally take on a more conservative investment strategy. In conducting a side-by-side comparison, as the level of estimated investment income declines, the option of delaying the collection of benefits is more favorable. Aggressive investors may choose to collect sooner rather than later so that their retirement investments can grow.

OTHER RESOURCES

Web sites

- Social Security Administration, www.ssa.gov
- Center for Retirement Research at Boston College, <http://crr.bc.edu>

Exhibit 1 Benefits Comparison

Retirement Age	Monthly Benefits		Annual Benefits			
	Today's Dollars	Future Dollars	Today's Dollars	Future Dollars	Benefits @ Age 70 (future dollars)	Benefits @ Age 85 (future dollars)
62	\$1,601	\$1,800	\$19,212	\$21,600	\$27,362	\$42,629
66	\$2,189 (137%)	\$2,758 (153%)	\$26,268 (137%)	\$33,096 (153%)	\$37,250 (136%)	\$58,034 (136%)
70	\$2,969 (185%)	\$4,223 (235%)	\$35,628 (185%)	\$50,676 (235%)	\$50,676 (185%)	\$78,952 (185%)

Percentages are of age 62 amounts.

This example is as of Nov. 18, 2008, for a wage earner born Jan. 15, 1950, and earning \$100,000 per year. (Since projections change over time, visit the Web site for updated figures.)

Source: SSA Quick Calculator, www.ssa.gov/OACT/quickcalc/index.html.

The Best Medicine



"The best eraser in the world is a good night's sleep."

Orlando Battista

There is a proverb that says, "Sleep is better than medicine." Benjamin Franklin said, "The best of all medicines are rest and fasting." According to Orlando Battista, "The best eraser in the world is a good night's sleep."

According to The National Sleep Foundation insomnia, which is Latin for "no sleep," is the inability to fall asleep or stay asleep. Insomnia is also used to describe the condition of waking up not feeling restored or refreshed.

Insomnia is the most common sleep complaint among Americans. It can be either acute, lasting one to several nights, or chronic, even lasting months to years. When insomnia persists for longer than a month, it is considered chronic. According to the National Center for Sleep Disorders Research at the National Institutes of Health, about 30-40 percent of adults say they have some symptoms of insomnia within a given year, and about 10-15 percent of adults say they have chronic insomnia. More often, people experience chronic-intermittent insomnia, which means difficulty sleeping for a few nights, followed by a few nights of adequate sleep before the problem returns.

Insomnia can be a disorder in its own right, but often it is a symptom of some other disease or condition. In the case of stress-induced insomnia, the degree to which sleep is disturbed depends on the severity and duration of the stressful situation. Sometimes this may be a disturbing occurrence like loss of a loved one, loss of a job, marital or relationship discord or a tragic occurrence. Anticipation of such things as wed-

dings, vacations, or holidays can also disturb sleep and make it difficult to fall asleep or remain asleep. Insomnia can also occur with jet lag, shift work and other major schedule changes.

If you have difficulty sleeping, it is essential to determine whether an underlying disease or condition is causing the problem. Sometimes insomnia is caused by pain, digestive problems or a sleep disorder. Insomnia may also signal depression or anxiety. Often times, insomnia exacerbates the underlying condition by leaving the patient fatigued and less able to cope and think clearly.

If you think you have insomnia, try practicing good sleep hygiene. For example, wake up every day at the same time and don't nap during the day. Avoid stimulants that may cause insomnia like coffee or tea. Prepare yourself for bed with a relaxing bedtime routine. Prevent insomnia by creating a safe, comfortable sleeping environment.

Behavioral sleep medicine experts, or insomnia experts, pay attention to the details of the problem which will suggest different causes and different treatments. You may only have trouble falling asleep, or you may have the kind of insomnia that's related to stress, stimulating medications or some other kind of sleep problem (such as limb movements during sleep). The specifics of your sleep disturbance will suggest different approaches to the problem.

The important thing to realize is that you don't need to suffer from insomnia. There are effective treatments available. Addressing insomnia may take some effort, but it's well worth it.

Achieving Your Full Maximum Potential *(continued)*

themselves? Consciously they wouldn't. Therefore, that thought is universal because everyone has heard it of themselves but consciously would never say it.

Unfortunately most universal thoughts are negative. If you believe them, such as, "I'm not good enough" you will give yourself permission to not even attempt to move forward in your life. Most of the barriers we build in our lives were created out of negative universal thoughts.

It is a proven fact that negative universal thoughts are the cause of most depression. A person that is depressed has learned to believe what is not true. They believe that no one likes them. That they are not worthy of the simple blessings of life such as friendship.

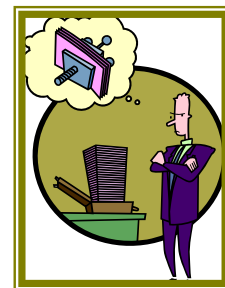
Upon discovery of this simple truth, anyone can turn their life around and begin to conquer any goal that they wish to conquer. Because every person has the ability to control their mind, they can choose just as simply to "not" believe a universal thought. In this connection they can place a thought in their mind that they want to believe in. Such as, "I have the capability to quit smoking", or perhaps, "I'll get that job promotion

because I've begun to obtain the needed skills to acquire it."

The power of the mind is infinite. As Sir Edmund Hillary, the first person to climb to the top of Mt. Everest said, "It's not the mountain we conquer, but ourselves." As you begin to explore this meaning you'll see how true the statement is. It is just a mountain. It can't get any taller. As Sir Edmund Hillary used to say, "I'll one day climb to the top because you can't get any taller and I can!" There was no way Hillary could have ever climbed to the top unless first he "believed" he could. He controlled all of this thoughts. He dismissed the negative ones, "You can't climb me because you'll die trying", and he replaced them with, "When I'm on the top I'll be able to see the entire world!"

The next time a negative universal thought enters your mind, recognize it and dismiss it. Then, replace it with a thought of your own. One that will inspire your freedom to move forward to achieve your goal.

It takes practice to perfect this way of thinking but it can be done. I know, I've done it and in my wake is an abundance of happiness and personal triumphant.



"The power of the mind is infinite."

Michael Lantz

Conservative Movement®

Over the next few months we'll be posting material from the Conservative Movement® on principles of conservatism. While it is one philosophy that many believe in, we also recognize others do not. We respect all beliefs.

Our Founders wrestled with four concepts for four years because they knew that government of the people, by the people and for the people required that the people have these concepts inside their character in order for Freedom to survive. They knew they could not be codified and hence, we were given the "Great Experiment In Democracy."

1. Freedom requires a moral society and this is why the first Amendment states "Congress shall pass no law interfering with the practice of religion."
2. Freedom requires our leadership and representatives to be dedicated to preserving our Freedom and to serve the people with honor.
3. Freedom requires an informed society – people must have information to elect and manage their citizen representatives.
4. Freedom requires a Free Press to sound the alarm when our Freedom is threatened.

Conservatism is the preservation of these four principles along with our founding documents – The Declaration of Independence and the Constitution. Over one million people have given their lives to the preservation of Freedom. We honor those people and give meaning to their sacrifice by continuing their work.

Politics

Power corrupts and absolute power corrupts absolutely.

Government attracts those seeking power as well as those seeking public service.

Politics is the business of getting elected for the privilege of representing "we the people." Politics interferes with governing and "we the people" must be diligent to keep our representatives focused.

The political war to exercise power is the biggest threat to our freedom and way of life. The founders envisioned a citizen government and not a permanent political class.

"We the people" must be constantly on guard against those candidates seeking only power. Conservatives must seek office to serve the public good.



"In my study of history, the best times have been with conservative principles used by our three branches of government."

Michael Lantz

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Michael C. Lantz, CPA/PFS, CFP® Partner
Laura McCormack, Partner
Lantz Wealth Partners, Ltd.
7881 W. Charleston Blvd., Suite 220
Las Vegas, NV 89117

Ofc Phone: 702-579-7090
Mike's Cell: 702-497-9649 (text messaging okay)
Laura's Cell 702-858-6684 (text messaging okay)
Email: Laura@LantzWP.com or Mike@LantzWP.com
Web: <http://www.lantzwp.com>

*"The first of earthly blessings,
independence."*

Edward Gibbon

Acceptance and Rejection *by Jim Stovall*

Too many people haven't had an original thought in a long time. These people fail to read, learn, dialogue, or stretch themselves in any way. Here in the 21st century, with easy access to more information than the world has ever known, this is simply inexcusable. Just as dangerous are those people who only read, study, or discuss things that are familiar to them or about which they agree. It is better to learn than not to learn, but when we limit our perspective, we often just reinforce our ignorance.

I have learned vastly more from listening to or reading about people with whom I vehemently disagree. Instead of trying to change their mind, I first attempt to understand it. My friend and colleague, Dr. Stephen Covey, often says, "First seek to understand. Only then seek to be understood." Covey suggests that in any discussion or debate, you should first be able to articulate the other individual's argument to their satisfaction before you state your own. Many times, you will find that you are closer together than you ever thought. You will also find that, on the vast majority of occasions, people with whom you disagree may share your goals. You and they simply disagree on the method to achieve those goals.

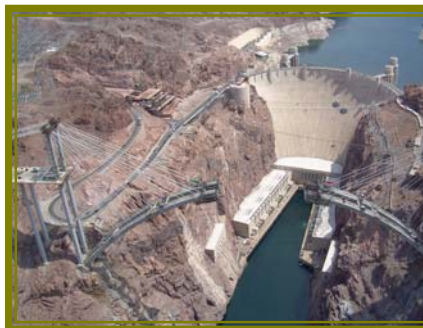
We've got to learn to accept rejection, and reject acceptance. This is to say that when people disagree with you, the goal should not be to change one another's mind. It should be to better understand one another's

"What can we learn from a bridge?"

Sterling W. Sill, a noted religious leader said, "We can cross the rivers of doubt and discouragement on the bridge of faith even before we get to them."

Just as the engineers designed the new bridge over Hoover Dam, they had to exercise faith in science, technology and the forces of nature before the construction began. Then, once construction began, must be steadfast in its completion in order for the fruits of their design to be used; to carry people and cars across.

As you muster the courage to move across yours own rivers, please remember that faith and action are needed to get you to the other side.



"I have learned vastly more from listening to or reading about people with whom I vehemently disagree. Instead of trying to change their mind, I first attempt to understand it."

Jim Stovall

Jim Stovall is the president of Narrative Television Network, as well as a published author of many books including The Ultimate Gift. He is also a columnist and motivational speaker. He may be reached at 5840 South Memorial Drive, Suite 312, Tulsa, OK 74145-9082, or by e-mail at JimStovall@aol.com.

perspectives. On the other hand, when we are in total agreement with someone, it is often good to ask ourselves why we believe what we believe and, if it's so obvious to us, why don't other people agree with us.

I do believe that there are bedrock principles and absolute truths that exist whether people agree with them or not. Our world is in turmoil because we don't try to understand; we simply want to be understood. The law of gravity is a fact here on our planet. You may not understand it, you may not agree with it, you may even be verbally opposed to it; but if you jump off of the roof, you will be injured. Many people in our society continue to violate the rules, jump off the roof, and even line up to do it again while seeking their own excuse for doing it and someone else to blame it on.

In the amazing book *The Art of War*, Sun Tzu teaches us that victory lies ultimately not in defeating the enemy or even winning the argument. Victory comes, whenever possible, in making a friend and living in peace. This was pointed out in our time when President Reagan told Mikhail Gorbachev, "We don't distrust each other because we're armed. We're armed because we distrust each other."

As you go through your day today, question those things in which you believe and try to understand everything else.

Today's the day!

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