



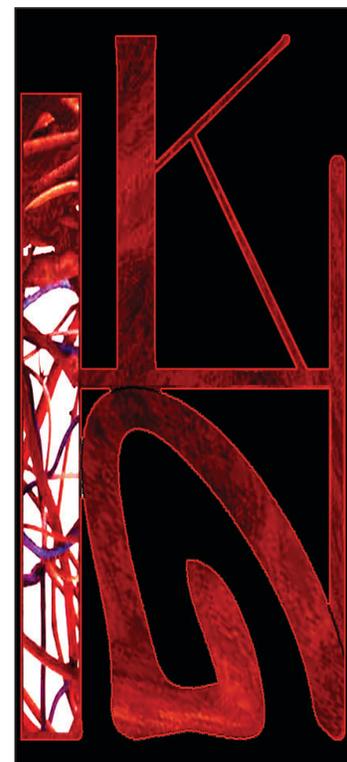
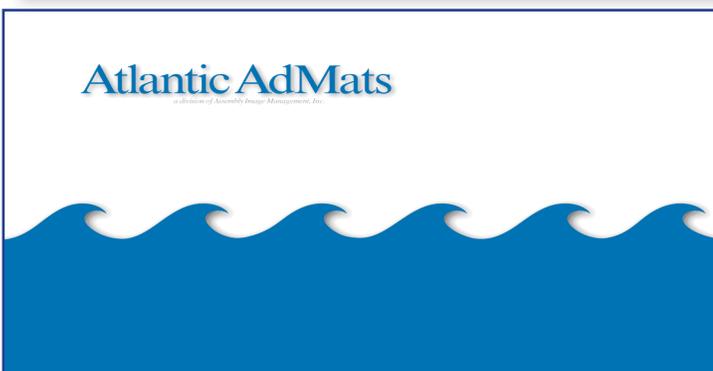
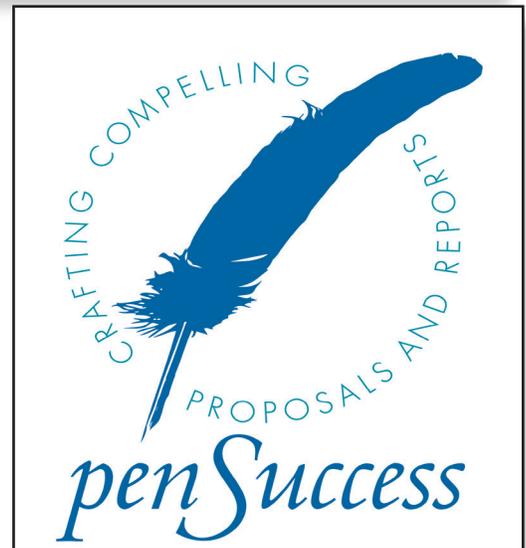
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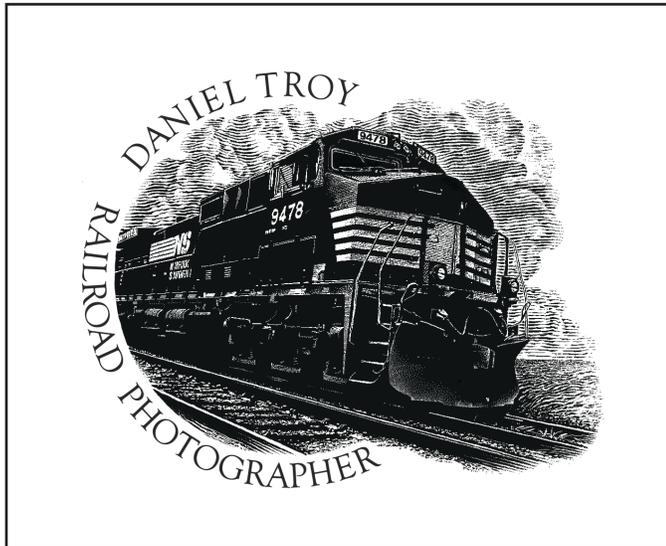
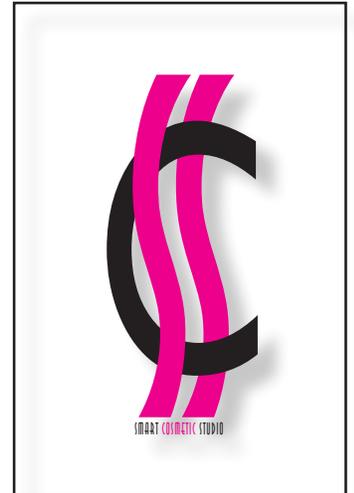
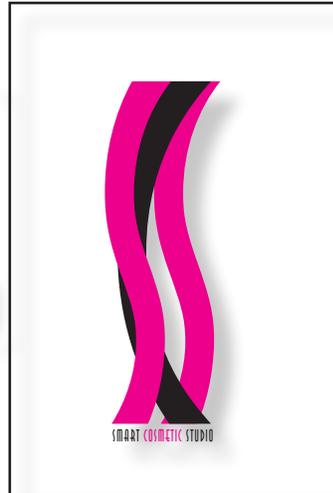
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Source: Individual Third Party Rating Reports as of 9/4/2008



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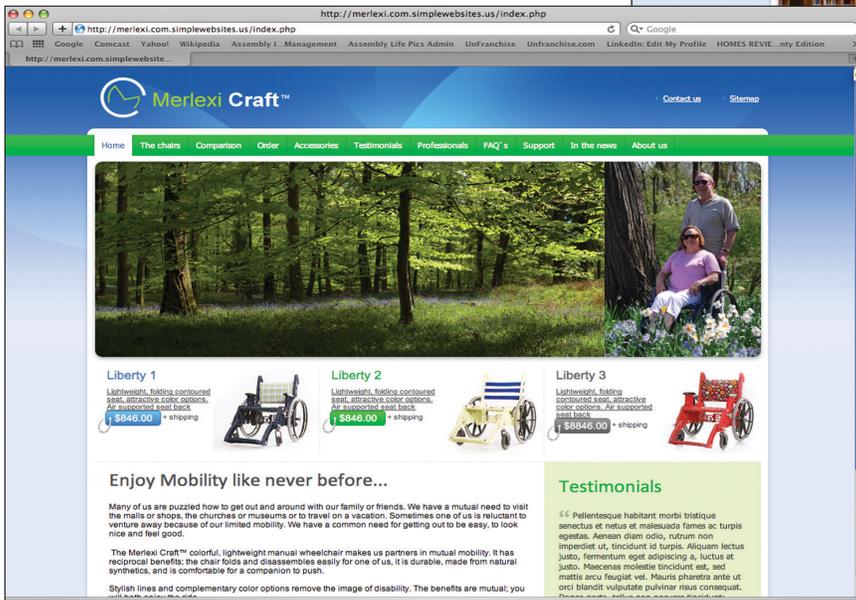
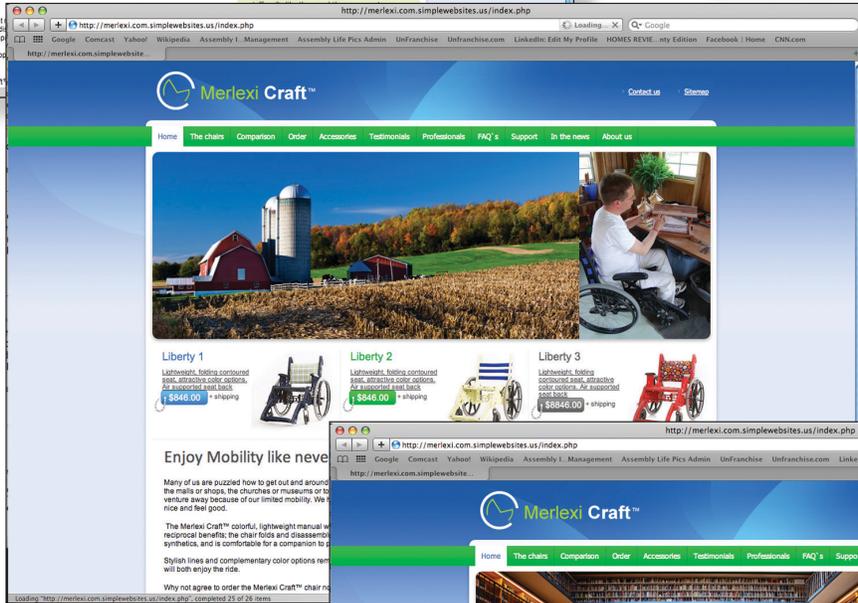
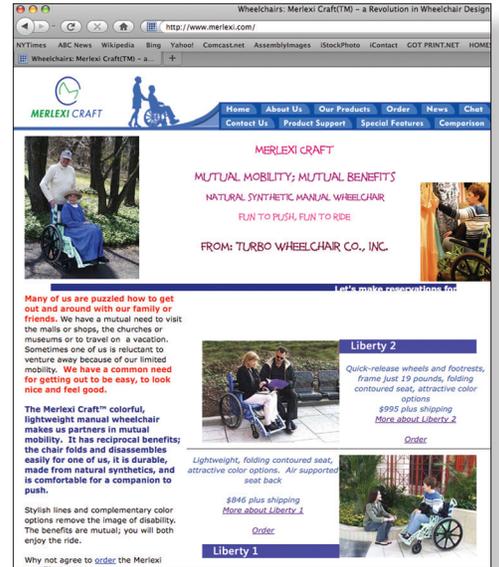
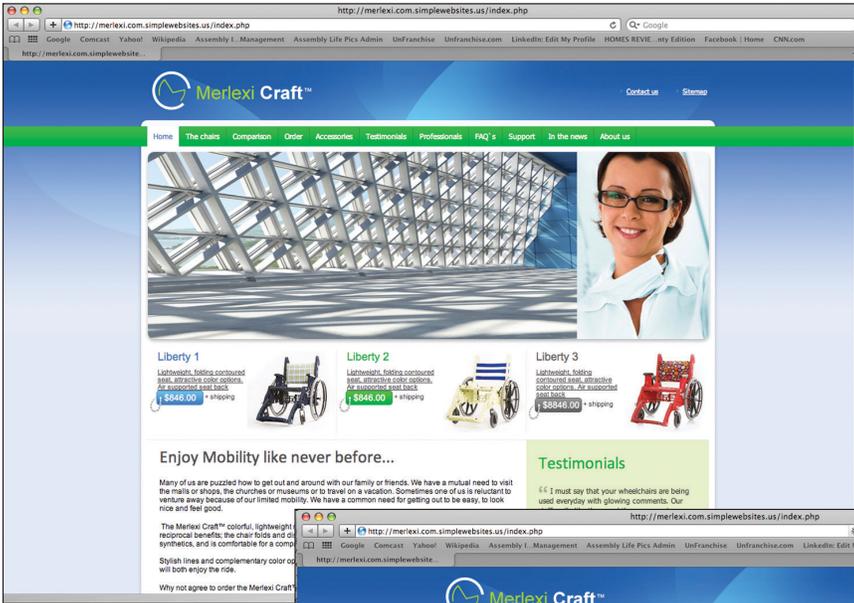


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I DID NOT CONSCIOUSLY PURSUE BASKETRY AS AN ART FORM. I STUMBLED ONTO IT AND WAS SLOWLY SEDUCED BY THE SMELL OF WET REED, THE CONTEMPLATIVE ASPECT OF WEAVING AND THE ALLURE OF A UNION WITH NATURE. LONG WALKS IN THE WOODS CLEARING VINES THE CHOKED OTHER VEGETATION FOR USE IN MY BASKETS RENEWED MY CHILDHOOD CONNECTION WITH THE EARTH. STIRRED A DEEPER UNDERSTANDING OF OPPOSITE AND PUT ME IN TOUCH WITH MY CREATIVE PURPOSE. THE CHARACTER OF THE VINE-BRITTLE, CANTANKEROUS, SUPPLE OR ELASTIC-AND THE ORGANIC FORM OF THE GOURDS FORCE ME TO CONFRONT MY LIMITS AS WELL AS THOSE OF THE MATERIALS. IT IS THIS UNION OF THE BLENDING OF WILLS AND THE TRANSFORMATION OF SPIRIT THAT WEAVES A SUBTLE FABRIC OF CREATION AND COMPELS ME TO HONOR THE FEMININE.

VIEW WORKS ▶

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Outgrown/Grown-out-of \$400

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Before ~ After

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Pa Contractor License #PA054956

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March '09 Newsletter

Welcome to Gross Financial Services!
Out with Winter and in with Spring. This month promises a new beginning with the start of Spring so why not use this time of year to look at starting fresh with your finances to ensure a secure future. This month's newsletter has some great information along with a True Story that will hit home with plenty of you I'm sure. Enjoy!

Rita Roley
Marketing Manager

ps: Check out our next FREE Lunch Workshop below.

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"The man getting away referred to in this cartoon is the individual who gets away."

Avoiding Tax Pitfalls In Retirement
As we transition and create our income plan for our golden years, we uncover the painful reality that the road to retirement has its own shares of taxation pitfalls. Here are a few of the more common errors that most can avoid with a little planning.

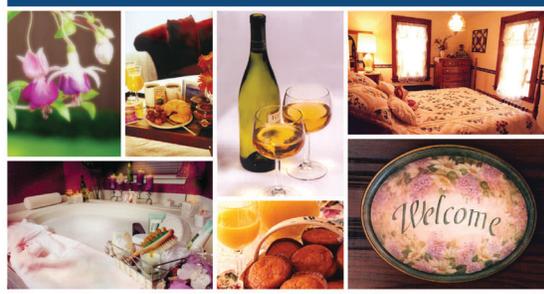
Not understanding the difference between growth, income and cash flow:
Cash flow is the after-tax cash you have to meet your needs. Income is what you will have to pay annual taxes on and growth is what you need from your portfolio in order to insure enough money to last for your lifetime and allow for the impact of inflation. When planning for retirement living, the goal is to achieve as much cash flow as necessary, while paying the least possible amount in income taxes and leaving enough behind in your portfolio for it to continue to grow at a rate that keeps up with (or exceeds) inflation.

Not understanding the tax impact income can have on social security if your taxable income plus half your social security takes your income above \$25,000 (for single filers) this can cause part or all of your social security to become taxable as well. This is where managing cash flow versus income can make a significant difference. A little advance planning may lessen or eliminate this problem.

Not naming beneficiaries for all qualified accounts. Qualified accounts, in most cases, need to have individuals named as beneficiaries. What is listed for each account supersedes anything named in your will or trust. If you fail to name a beneficiary, the money reverts to your estate. It is also in your interest to name a successor beneficiary. You may wish to talk to your estate-planning expert about creating a special document for your IRA Trustee called a "Retirement Assets Will." This form offers explicit and complete instructions for your IRA custodian to follow. An attorney must complete this form.

Naming the wrong beneficiary
In most cases it is significantly important to name an individual or individuals rather than your estate or a revocable living trust. The reason this is a problem is that if this happens, the entire amount becomes taxable.

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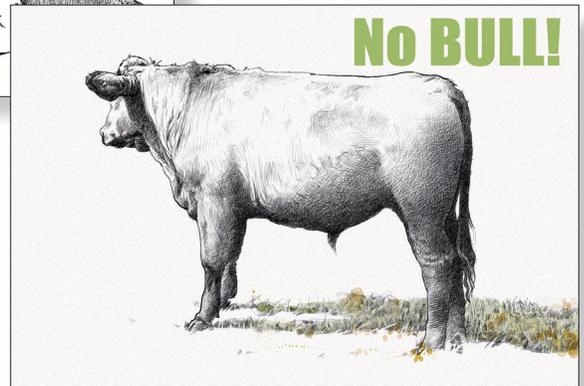
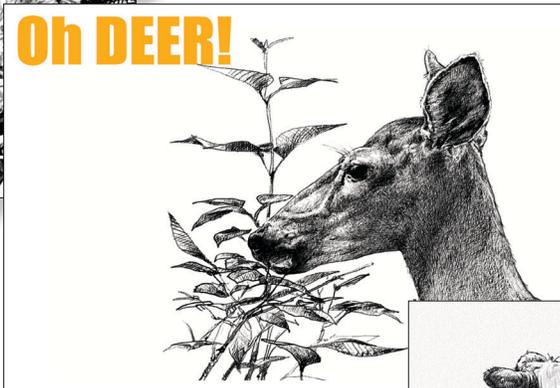
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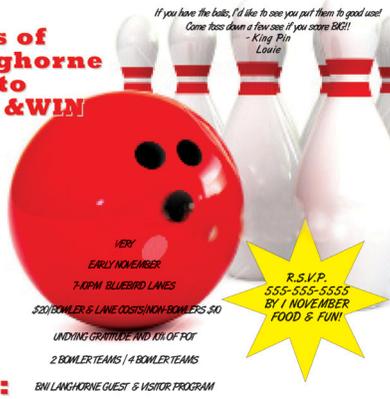
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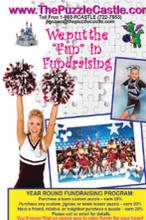
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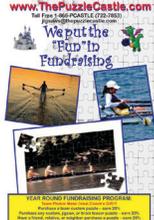
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September 10th, 2008
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 Cocktails 6:00 cash bar
 Dinner Upstairs at 7pm
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 \$25 non-member guest
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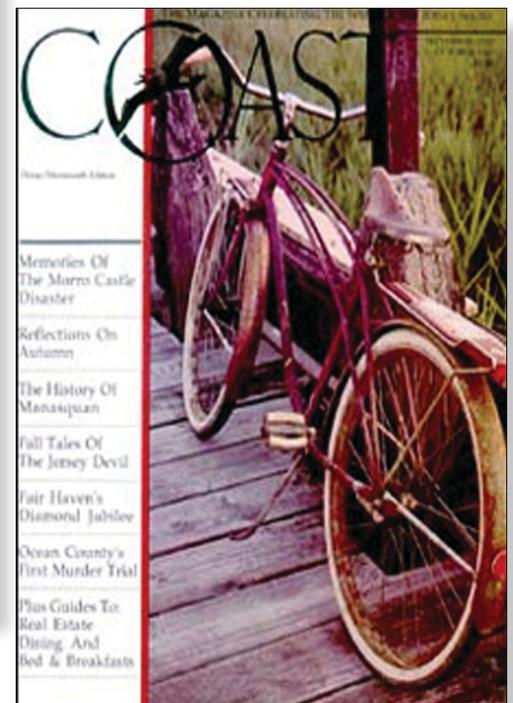
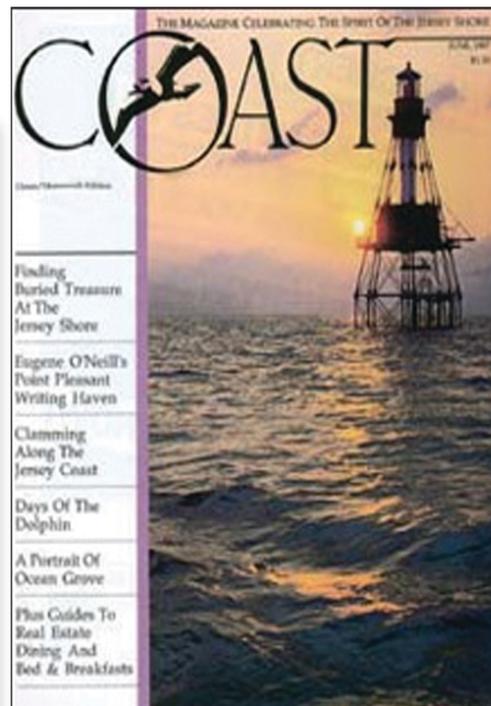
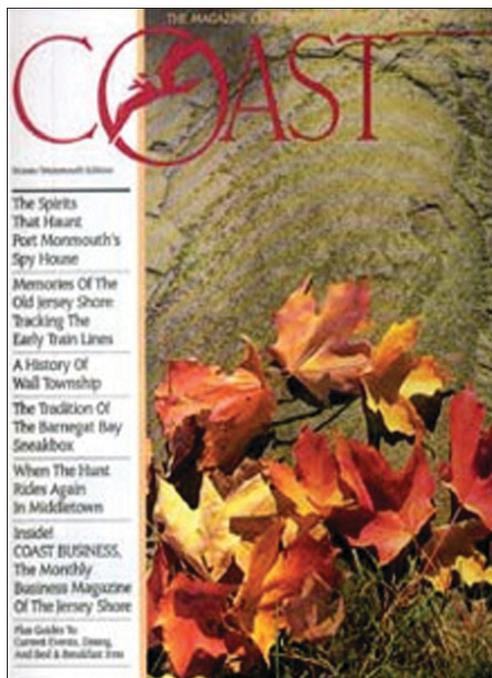
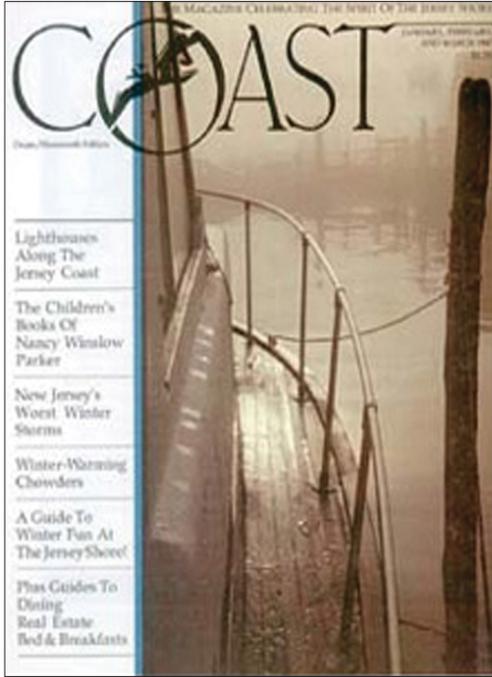
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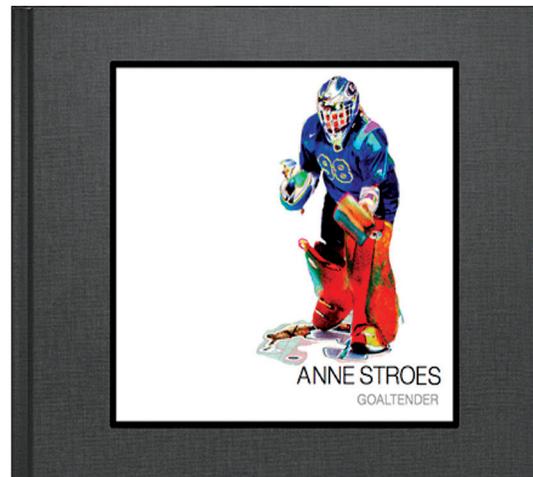
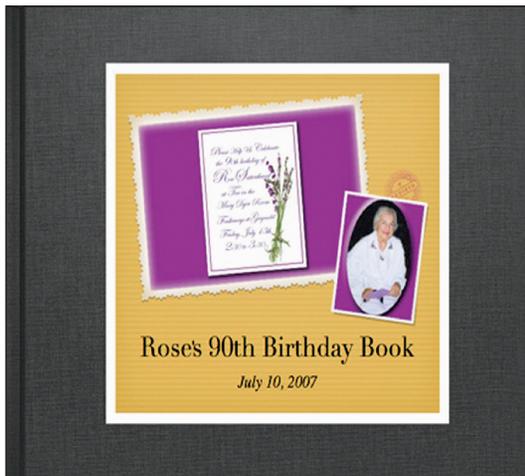
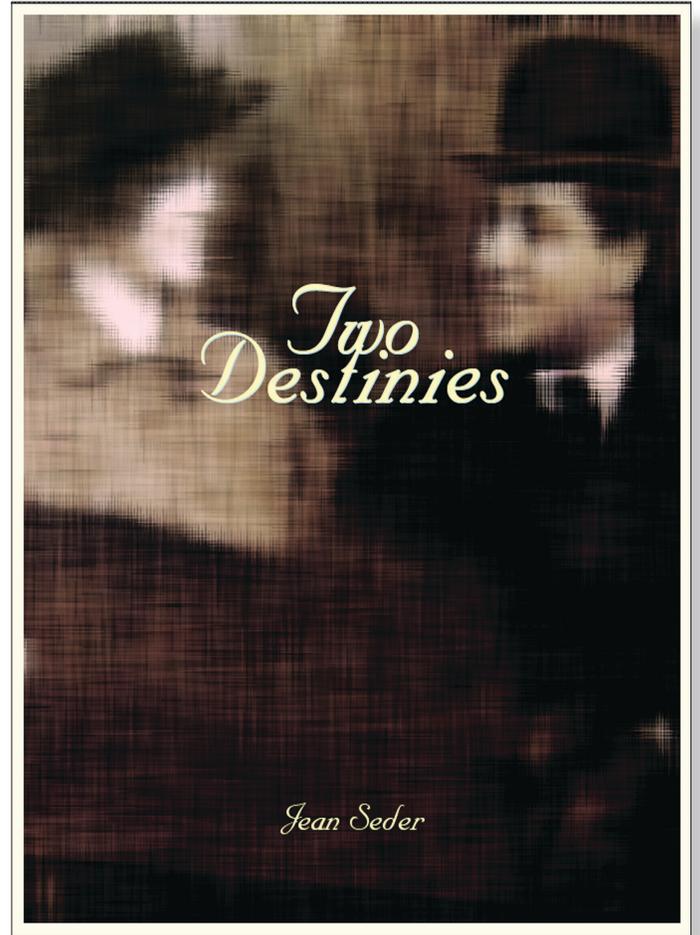
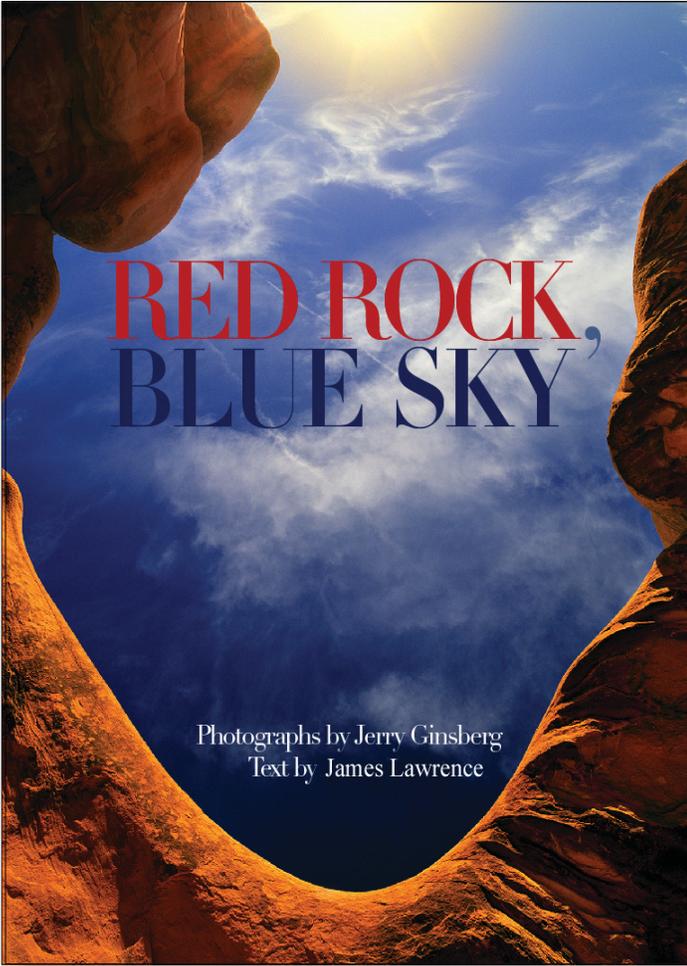
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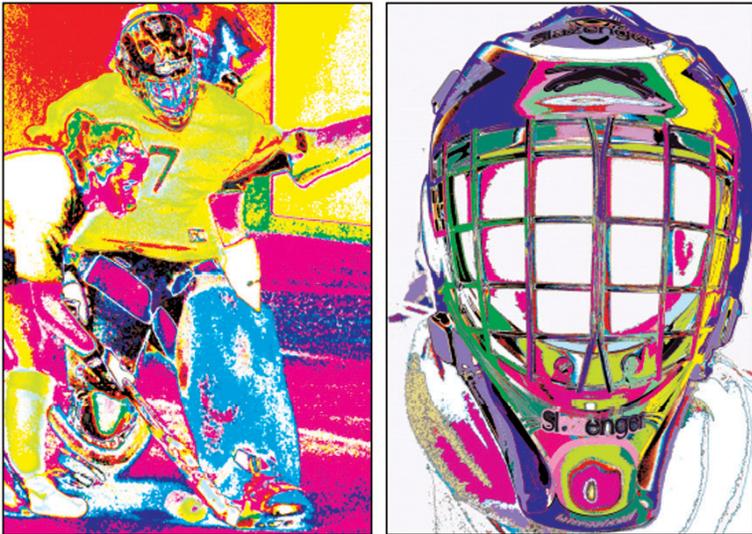


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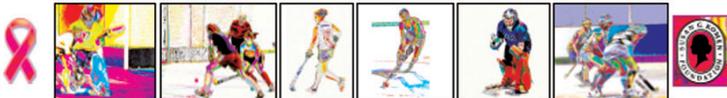
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