

WILMARTH
PRIVATE WEALTH MANAGEMENT
of
RAYMOND JAMES®

Fall 2011 Newsletter



Market Performance:

January — August
2011

Dow: +2.14

S&P 500: -2.46

NASDAQ: - 2.46

Did You Know?

- 2010 was actually the hottest summer on record worldwide.
- The best year for the DOW? 1915:
Dow Jones Change: 81.66%
Dow Jones Close: 99.15
Real GDP Change: 13.87%
Unemployment: 8.5%
CPI Annual Change: 1%*
*Source: www.MyBudget360.com
- There is at least 18,000 pieces of space junk orbiting the Earth.
- Ten thousand baby boomers will reach age 65 every day for the next 19 years.

Wilmarth Proud of Growth; Name Reflects Essence of Group

“Wilmarth Private Wealth Management has been proudly decided upon as a name that truly reflects the essence of our practice within Raymond James.” states Steven Wilmarth in a press release sent out earlier this month.

“Wilmarth Private Wealth Management works hand in hand with select professionals and families who are truly committed to the wealth management process. In our scope of planning, we consult with both the family’s CPA and estate attorney, providing a solid foundation of financial care and direction that the family can feel secure in. We act as the family’s CFO.” Wilmarth stated. “Our growth is directly related to our focus on making the management of wealth simpler, creating plans that help provide reassurance in attaining life’s financial goals. Communication is key in our every day business model. We don’t have voice mail and we

don’t force you into an automated menu when you call us. You actually speak with a member of our team. I am constantly infuriated with automated menus. Where’s the humanity? Where’s the personal touch?” Our website continues to offer mountains of information with articles, podcasts from our industry experts and links to so much more!

www.WilmarthPWM.com

Raymond James & Associates, Inc., which has built a national reputation during the past 46 years as a leader in financial planning for individuals, corporations and

municipalities, is a wholly owned subsidiary of Raymond James Financial, Inc. (NYSE-RJF), a financial services holding company.

A Culture of Independence and Objectivity: As financial advisors, we are given flexibility and independence to serve our clients without a corporate “push” of proprietary products. We have access to one of the widest platforms of product choices and account types in our industry with access to over 6,500 mutual funds, 100 money managers and 60 insurance carriers.



Dinner and a Murder!

This Fall’s Havenly Affair will again be held at the Hilton Melbourne Rialto Place on Saturday, November 5th at 6 pm.

Join us for “The Premiere” - a murder mystery dining experience sure to keep you on

the edge of your seat! It’s all to benefit The Haven for Children. For 24 years, The Haven has taken a positive role in the lives of over 1,000 children, providing a safe home for those who have been removed from their homes due

to abuse and neglect. This organization is right here in our neighborhood.

Tickets are available for \$150.00 per person. Enjoy a gourmet dinner, wines from Petty’s, full open bar and a chance to win a piece of fine jewelry from Genna Jewelers. www.thehavenforchildren.com Call Victoria, 253-7911.



Raymond James & Associates is not affiliated with The Haven for Children.

There's Always Questions



Common questions about financial planning:

What if I'm too busy?

Don't wait until you're in the midst of a financial crisis before beginning the planning process. The sooner you start, the more options you may have. It's truly for your own benefit.

Is the financial planning process complicated?

Each financial plan is tailored to the needs of the individual, so how complicated the process will be

depends on your individual circumstances. But no matter what type of help you need, the Wilmarth Private Wealth Management team of professionals will work hard to make the process as easy as possible, and will gladly answer all of your questions.

What if my spouse and I disagree?

A financial professional is trained to listen to your concerns, identify any underlying issues, and help you find common ground. There are lots of options to keep harmony in the home.

Can I still control my own finances?

Financial planning professionals make recommendations, not decisions. You retain control over your finances.

Recommendations will be based on your needs, values, goals, and time frames. You decide which recommendations to follow, then work with Wilmarth Private Wealth Management to implement them.



Retirement.....

"I am retiring...." A declaration we love to hear, but how do you know when you can take that leap? How do you know you can retire? You work with a professional Wealth Management Specialist like Steven.

"Our team has the tools necessary to run thousands of scenarios, compile thousands of bits of information, customized for each family's needs and wants." Steven explains. "It sounds mundane, but

you have to actually take the time to define your standard of living, true retirement expenses, and the time frame, of the date you wish to retire and the decades beyond.

Our tools figure taxes, deferrals, deductions, Social Security and so many more factors that must be used to bring confidence to your decision. We can tell you if your retirement date should be post-poned, or if you've already accumulated enough wealth to

move forward with your decision." "Why gamble when you can get some help from us? The caveat? If you don't live like you've said you would, the numbers won't work. So spending twice as much as you said, is only going to derail the plan."

Farfalle With Watercress, Cherry Tomatoes and Feta

Ingredients:

- 8 oz. farfalle pasta
- 1 cup crumbled reduced-fat feta cheese
- 2 pints cherry tomatoes, halved
- 3 cups watercress leaves
- 1/4 tsp. black pepper

Directions:

- Cook Pasta according to package directions.
- Place the cheese in a large bowl; top with the watercress. Before draining the pasta, take 1/4 cup of the cooking water from the pot and pour it over the watercress. (Watercress will wilt slightly and cheese will get soft.)
- Place tomatoes in a colander. Drain the pasta over the tomatoes for a super-quick blanch.
- Toss with watercress and cheese; sprinkle with pepper and serve.



Wilmarth Private Wealth Management of Raymond James

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