



Quarterly News



Seidel Financial, Inc.

Issue 10

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Financial Facts

The New York Stock Exchange was born on May 17, 1792 with the signing of the Buttonwood Agreement. The agreement, which laid out trading rules and regulations, was signed by 24 stock brokers underneath a buttonwood tree. The entire contract was only two sentences in length.

In addition to gold bullion, the United States Mint has stored valuable items for other government agencies. The Magna Carta was once stored there. The crown, sword, scepter, orb, and cape of St. Stephen, King of Hungary, were also stored there before being returned to the government of Hungary in 1978.

The portrait of Abraham Lincoln on the penny faces to the right and all other portraits of presidents on U.S. circulating coins face to the left.

www.investinganswers.com

Rich's Thoughts

I thought it appropriate to offer a list of "Spring cleaning" chores as we begin our thaw.

Now some will have more chores than others, but do not get discouraged. A disciplined approach creates good habits and good habits lead to less stress and a more peaceful lifestyle. Yes, easier said than done, but nonetheless accurate.

Savings: Pay yourself first. Be disciplined in setting aside money for short term emergencies and retirement.

Spending: Live within your means. You will need to balance those things that bring you value against things that you can do without.

Debt Management: Look

to consolidate/refinance at today's low rates. If feasible, you might also entertain paying off a high interest loan/credit card with cash sitting in your savings/money market account yielding less than 1%.

Life Insurance: Review Life insurance policies. If you are young parents without Life insurance – consider applying today!! Life insurance can create an estate and liquidate an estate, review whether or not you need to address either.

Long-term care Insurance: For those approaching retirement/retired, review whether or not LTC insurance is suitable.

WILL/Estate Plan: If you do not have WILL – please make one! Peri

odically review/update Estate plan to address any personal changes or applicable tax/estate laws.

Make the time to address these tasks. Better now than later!

Rich

Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Any opinions are those of Richard D. Seidel, Jr. and not necessarily those of RJFS or Raymond James. Expressions of opinion are as of this date and are subject to change without notice.

Services Offered

- Life Insurance
- Long Term Care Insurance
- 401 k Plans & Simple IRAs
- Retirement Planning
- Fee Based Accounts
- Estate Planning
- Trust Accounts
- Notary Service*

*Offered exclusively by Seidel Financial, Inc.



Life isn't about waiting for the storm to pass...it's about learning to dance in the rain.

(www.fischer.org)





Keeping things in Perspective

The gap in our economy is between what we have and what we think we ought to have - and that is a moral problem, not an economic one.

Paul Heyne



NOTE to CLIENTS: During inclement weather, please park near door, rather than in back parking lot.



SEIDEL FINANCIAL, INC.

INDEPENDENT FIRM

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Individual solutions from independent advisors

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Mission Statement



We believe in earning people's trust and confidence upon which long-term relationships are built.

We believe people do business with people—not company names.

We believe the purpose of listening to customers is to better understand them—not to give them a quick reply.

We believe most customers are given away due to lack of service, rather than taken away because of price.

We believe a person's word and handshake are more binding than any legal contract.

We believe in confidentiality.

We believe success is dependent upon hard work, integrity, competency and the ability to never compromise the principles that guide ones way of life.

These beliefs serve as the foundation of our mission:

To work hard in building personal relationships, understand our customer's needs and provide a level of service that enhances the life and legacy of our customers.



News for You – from Tina–Office Assistant

Charity - "Charity begins at home, but it should not end there. We've all heard that quote many times and some of us even apply it to our daily lives (or try to). If you are 70 1/2, or older, and have an IRA, did you know that the Qualified Charitable Distribution is available for 2011? If you are not familiar, the QCD can be made only by IRA participants who are at least 70 1/2. Your donation may be as high as \$100,000 and it gives you the option of donating IRA funds directly to qualified charities. If you are interested in this option, just let us know and we can give you more details. Regardless of whether the QCD applies to you or not, many of you may be thinking of giving, or have already given to charities and organizations that are important to you and your community. This is a valuable practice to continue, even when times are difficult, because that's when many charities will need your help the most. A couple important local organizations that Rich chooses to support are CASA (www.pacasa.org) and the local YMCA (www.ymca.net). Just remember, "No act of kindness, no matter how small, is ever wasted." - Aesop.

HAPPY SPRING!

If you received this newsletter by mail and would rather have future correspondence from this office through e-mail, please e-mail me your address. Thank you.
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Today's Stock Market Report

"Stocks have reached what looks like a permanently high plateau.

- Irving Fisher, Professor of Economics, Yale University, 1929.

Just for Fun

Adam and Eve had an ideal marriage. He didn't have to hear about all the men she could have married, and she didn't have to hear about the way his mother cooked.

