



FRONTIER  
WEALTH ADVISORS

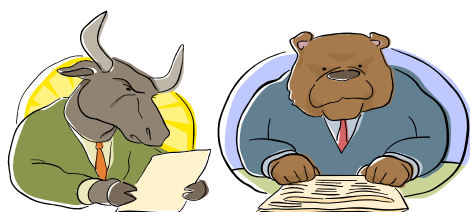
OF

RAYMOND JAMES®

## Spring 2015 Newsletter

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**Financial Advisors**

9900 Clayton Road  
Saint Louis, MO 63124



### Market News

March 18th, 2015

The first quarter of 2015 seems to be off to a slow start for investors. In fact, as of March 11 the Dow Jones Industrial Average and the S&P 500 are slightly down for the year. The long-term Bull Market that started in 2009 is again facing some hurdles, yet we believe it's still intact. Recent good news in unemployment proved bad news for the US equity market when the Dow Jones Industrial Average dropped nearly 650 points since hitting its ALL TIME high just over a week prior, on March 2nd. A strong jobs report may mean an end to the Federal Reserve Bank policy for near-zero target interest rates. We also continue to see strength in the US Dollar as the global economy and markets see our currency as a safe haven. This strength takes its toll on the Euro currency, Gold, and Oil.

The good news to all of this is that globalization and advancements in technology should continue to provide good deflationary forces in the short-term. For example, consumer goods from low cost producing countries should be passed on to



Nicole Pollard- Registered Sales Associate II, BTL; Christopher Coulter, AAMS® WMS- Assoc. Vice Pres., Investments & Joel Kichline, CFP®, WMS- Sr. Vice Pres., Investments

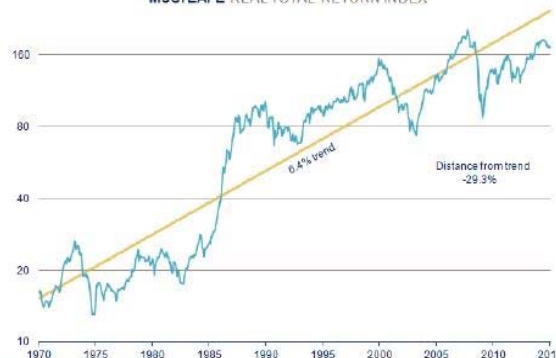
consumers. Horizontal drilling and fracking technologies help increase supply which should keep gas prices in check. Android and Apple continue to provide consumers with electronic devices that package tons of accessories into one space. These trends continue to provide a bullish sentiment, despite some recent headwinds.

One area of the global market that we're paying particular attention to is the international markets. The chart below shows, as of Jan 2015, that the foreign developed countries index is over 29% off its historical trend. We believe long-term investors will benefit from taking advantage of this disparity. Of course, a disciplined approach is recommended in light of your specific financial situation. Please feel free to contact us if you have any questions in this regard.



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MSCIEAFE REAL TOTAL RETURN INDEX

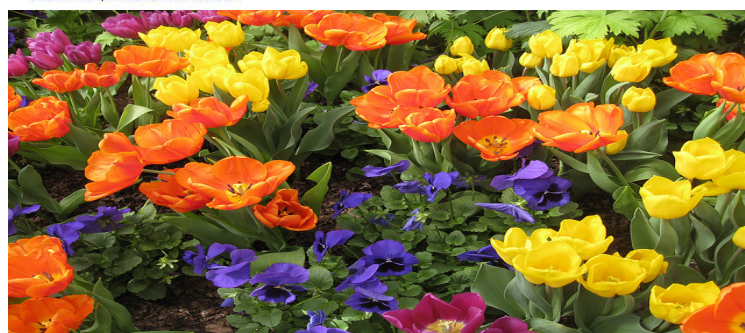


Past Performance is no guarantee of future results.

Source: RiverFront Investment Group, MSCI. Data from Jan 1970 through January 2015. It is not possible to invest directly in an index. Investments in international and emerging markets securities include exposure to risks including currency fluctuations, foreign taxes and regulations, and the potential for illiquid markets and political instability.

The MSCI EAFE Index measures the equity market performance of developed markets, excluding the US & Canada. The index consisted of indices from 22 developed markets.

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# Shred Event- April 25th



Celebrate Earth Day 2015 by unloading all of your shredding on us!

We will have an Iron Mountain shredding truck onsite at our location at 9900 Clayton Road, from 10am until 1pm on Saturday, April 25<sup>th</sup>. We welcome you to bring your shredding to us. Feel free to bring a guest and enjoy some refreshments too.

Look for an invitation coming soon, to those of you that live in the area.

Too often, we put ourselves at risk by tossing sensitive documents into the trash. If someone retrieves your personal information, like Social Security number, your identity can be stolen in no time and your life turned upside down.

Instead, dispose of confidential documents wisely, by shredding them.

We often get asked how long certain items should be kept. Here is a guide that will help you determine whether you should keep it or shred it.

## Keep 1 year or less:

- Credit card statements- one month for reconciliation purposes
- Household bills- one year, unless used as a support for tax deductions
- Bank Statements- One year
- Pay Stubs- Save one year's worth to check against W-2, then shred.
- Cancelled personal checks- one year unless needed for taxes, warranty or insurance.

*If you receive credit card statements, bank statements, household bills, etc. electronically, it is recommended that you also clean out your inbox and delete as noted above.*

## Keep 3 years:

- Expired insurance policies

## Keep 7 years:

- Investment account summaries, particularly if there are gains and losses (dispose of monthly or quarterly statements when you receive your annual summary.)
- Tax returns and supporting papers

## Keep Indefinitely:

- Trusts, deeds, auto titles and wills
- Estate planning documents
- Medical history details
- Social Security/pension documents
- When trusts, deeds, wills and similar documents are updated, dispose of the outdated documents.

## Other:

- Dispose of product warranties after expiration

## More on Identity Theft...



## EVERYONE IS AT RISK FOR IDENTITY THEFT.

It's an unfortunate statistic, but the Federal Trade Commission says about 9 million people are victims of identity theft each year. For some victims, problems are resolved quickly. But for others, it may cost hundreds of dollars and countless hours to repair damage done to their good names and credit records.

## HOW IDENTITY THEFT WORKS

Identity thieves traffic in personal information of many kinds, including:

- Your name, address, phone number and date of birth
- Bank account, Social Security, PIN and credit card numbers
- Other personal information, such as IDs and passwords

Identity thieves use many methods for stealing information, including:

- Simple theft – This involves stealing wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information.

- Over-the-shoulder spying – Thieves watch people enter numbers at ATMs or checkout counters.
- Dumpster diving – This includes rummaging through trash for bills or other paper containing personal information.
- Skimming – Credit/debit card numbers are stolen using a special storage device when processing a victim's card.
- Phishing – A thief pretends to be a financial institution or company by calling or sending spam or pop-up messages to get someone to reveal personal information.
- Changing address – A thief will divert a victim's billing statements to another location by completing a change of address form.
- Pretexting – Thieves use false pretenses to obtain personal information from financial institutions, telephone companies and other sources.

Once thieves obtain personal information, they may use it to:

- Make purchases using stolen credit card numbers – they may also change the credit card billing addresses so victims won't receive statements showing fraudulent purchases
- Create new credit lines for loans, credit card accounts or phone service
- Open new bank accounts and write bad checks on them
- File bankruptcy in a victim's name to evade creditors or prevent eviction
- Obtain false credentials, such as a driver's license or ID card, and create a new identity to avoid being prosecuted for crimes



### TAKE STEPS TO SAFEGUARD PERSONAL INFORMATION

Nothing guarantees you won't be a victim. But you can take steps to lower your risk of identity theft.

- Shred financial documents and paperwork with personal information before you discard them – micro shredders work best
- Secure your purse or wallet at work and elsewhere
- Make sure no one is lingering nearby when giving personal information over the phone or in person, or entering it into an ATM or other device
- Protect your Social Security number by not carrying your card in your wallet or writing your Social Security number on a check – if possible ask to use another identifier
- Don't give personal information on the phone, through the mail or over the Internet unless you have initiated the contact and know who you are dealing with

- Use only secure sites that have "https" in the URL and/or a padlock icon in your browser's security status bar
- Never click on links sent in unsolicited emails
- Run a "wipe" utility to erase all information before disposing of any computer
- Avoid storing personal information on a laptop computer unless absolutely necessary
- Don't use obvious passwords like birth dates, mother's maiden name or the last four digits of your Social Security number
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help or have work done in your house
- Eliminate as many paper statements, bills and checks as possible, and use electronic transactions such as online banking – close inactive accounts.
- Review all your accounts, as well as your credit report, regularly. Report any suspicious activity to the account issuer<sup>1</sup>

- Encrypt personal information when necessary

<sup>1</sup> You can obtain one free credit report per year at [annualcreditreport.com](http://annualcreditreport.com) or by calling 877-322-8228.



### HOW TO KNOW IF YOU'RE A VICTIM

The importance of reviewing account information cannot be stressed enough. Often the first clue is unusual activity on a credit card or bank account. Other signs include:

- Mail or bills that do not arrive as expected – this may indicate a false change of address has been filed to prevent you from receiving statements and spotting unauthorized activity
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make
- Receipt of a bill or an account you never opened
- Your driver's license is revoked or suspended for violations you didn't commit





## WHEN PERSONAL INFORMATION HAS BEEN STOLEN

It's important to take action as soon as you suspect a problem to reduce further harm.

- Report it immediately, by phone and in writing
- Keep complete, accurate records of all contacts, including a log of phone calls and copies of all correspondence
- Notify affected businesses such as banks, stores and other credit issuers
- Alert the three major credit bureaus:
  - Equifax: [equifax.com](http://equifax.com), 800-685-1111
  - TransUnion: [transunion.com](http://transunion.com), 800-916-8800
  - Experian: [experian.com](http://experian.com), 888-397-3742
- File a report with your local police and request a copy
- Contact the Federal Trade Commission, [consumer.gov/idtheft](http://consumer.gov/idtheft), 877-ID-THEFT (438-4338) for further details about what to do

You have more weapons against identity theft than you may think. Being aware of the threat and exercising common sense are two of the most important. Recognize that your personal information is valuable to thieves, and make safeguarding it part of your normal routine.

## AT RAYMOND JAMES, WE WORK HARD TO PROTECT YOUR PERSONAL INFORMATION.

We devote extensive technological and human resources to secure your personal information at our international headquarters in St. Petersburg, Florida:

- Physical security measures include on-site security officers, 24/7 video surveillance, employee identification badges, required visitor check-in and restricted access to critical areas.
- Technological safeguards include the latest firewalls, anti-virus programs and intrusion detection tools, along with 24/7 monitoring of our data systems for signs of unauthorized activity.
- Employee training requirements include comprehensive orientation in privacy and security policies, as well as ongoing security training for both our employees and our affiliated financial advisors.
- Business continuity planning ensures that all data remains secure in the event of business disruption due to a natural disaster or other emergency.
- Industry-wide coordination enables us to collaborate with companies nationwide to share data security strategies and information.

By taking steps to protect yourself from identity theft, you can join with us to help ensure your personal information remains private and secure. For additional information, visit <http://www.ftc.gov/idtheft>.



Of course we believe that Raymond James is the best firm in the industry. We have a great branch, with top-notch management. We recently received news that supports our belief. Our branch manager, Michael O'Meara was one of eight Raymond James branch managers to be named to *On Wall Street's* list of the Top 100 Branch Managers! This list was determined by an independent panel of judges who vetted nominations and winnowed the list down to the top 100. From this group of honorees, they will then select the top 10 managers of the year, based on the candidate's abilities to motivate, mentor and guide their advisors to higher levels of success. Making the top 100 is quite an achievement and we'd like to extend our congratulations to Mike on making this prestigious list.

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**Mark your Calendar for  
Movie night: Friday, 5/ 29**



We are planning on celebrating 529 college savings plans and other savings vehicles for college on a very appropriate date: 5/29. We will

send out invitations closer to the event, but we will be showing Disney's: *Monsters University* and plan to have some activities for kids and information on 529 plans and Educational Savings Accounts. We'll have movie style refreshments and like the last movie event, it will be shown outside, in our courtyard area. We hope you can make it!

## Securities Based Lending

For high-net-worth clients that have a need for liquidity, the Raymond James Bank Securities Based Line of Credit may be a good solution. Securities Based Lending allows you to borrow against eligible assets in your pledged accounts, providing an alternative source of liquidity if the need arises, without disrupting your investment strategies.

### **Loan proceeds may be used for:**

- Renovating a home
- Paying for tuition
- Short term bridge financing
- Planning a vacation of a lifetime
- Purchasing luxury items
- Taking advantage of a real estate opportunity
- Supporting a business
- Launching new business ventures
- Consolidating debt
- Paying taxes

### **Call us for further details!**

Raymond James does not offer tax advice. Please consult your tax advisor for questions regarding your tax situation. A Securities Based Line of Credit may not be suitable for all clients. The proceeds from a Securities Based Line of Credit cannot be used to purchase or carry margin securities. Borrowing on securities based lending products and using securities as collateral may involve a high degree of risk. Market conditions can magnify any potential for loss. If the market turns against the client, he or she may be required to deposit additional securities and/or cash in the account(s) or pay down the loan. The securities in the Pledged Account(s) may be sold to meet the Collateral Call, and the firm can sell the client's securities without contacting them. The interest rates charged are determined by the market value of pledged assets and the net value of the client's Capital Access account. Securities Based Line of Credit provided by Raymond James Bank. Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, a federally chartered national bank.

**On the Kichline Home Front...**



Lisa & Sam at the Lemp Mansion restaurant

Spring has arrived for the most part in St. Louis and we are seeing some warmer days. I know it is spring when my wife Sharon starts the spring cleaning kick. Nothing is spared as we review what we have accumulated during the winter and make way for a cleaner house for the spring. Since I am the usually the one most guilty of accumulating too much stuff, I have to get rid of the most. Afterwards it is refreshing to see all the freed up the space.

Our son, Sam and his fiancée Lisa are getting married on May 24th. The final details are being worked out with the wedding dress purchased, cake ordered, food for the reception selected and venue picked out. It is an exciting time for all and nervous excitement as Sharon will be doing the ceremony and Sam and Lisa are trying to tie up all the loose ends. Sam has asked Glenn and me to be two of his three best men so I guess that means we need to get tuxedos! They plan to get married at the Lemp Mansion with the reception following it.

Sharon is busy putting together the details for Easter. I will be dressed up as the Easter bunny again and I will be hopping around planting eggs in the church yard along with the help of the youth. Hopefully all the cold weather will be past us and we will not have to hide the eggs in snow. I wonder about whether Boston will get to see all their 9 feet of snow melt away in time for Easter?







Snow and Christmas Lights... beautiful!

I was busy recently getting the authorization to go ahead and replace 30 + year old furniture in the youth room with new furniture, carpeting and a freshly painted room. With some help from other parents and youth, the room is completed and looks completely different than what it was (plus it is comfortable to sit on the couches and chairs). We broke in the new furniture last Friday the 13th with a Lock-In for both Maplewood United Methodist Church and First UMC of Webster Groves. The youth and parents enjoyed time at a multi-purpose building and then cooled off at Webster University Pool before coming back to church for pizza and more fun!

Glenn will start up his position at City of Rock Hill next month as he coordinates tearing up old streets and laying concrete for new streets. This will be Glenn's 3rd year working for the City of Rock Hill municipal department.

Sam and Glenn just finished up their best year (year #4) with their Christmas lights company in February taking down lights with the weather cooperating this year, versus all the snow and ice we had last year. They put up lights for around 55 homes this year and I assisted as their marketing person and extra worker. We also had a close friend of Glenn assist along with 3 local high school students.



Heidi and Libby at the lake

This spring we will be starting back on working on our lake side cabin located down near St. Francis State Park. With a lot of deferred maintenance items on the cabin, there is plenty of work to keep us busy all summer long and into the fall. The three dogs love going to the lake because they get to run off leash and jump in the smaller lakes along the hiking trail. We already had one outing for the youth from church and plan to open it up for more groups to come down as work progresses.

We hope you had a happy St. Patrick's Day and have a wonderful Easter!

## On the Coulter Home Front...



Louis, Alison, Andrew, myself and Molly in Gulf Shores, AL

Andrew (9) has wrapped up another season of learn to play hockey and was able to show off his skating skills at a recent birthday party where he felt pretty cool being such a good skater. Soon baseball season will start and he will be playing baseball again and trying something new; golf! At school Andrew continues to do well and has really enjoyed learning about life cycles in science class. His class grew meal worms, and Andrew was very excited to give us a detailed description of their changes each day. He continues to sing in the school chorus and even completed a Lego Robotics class as well. We are very proud of him!

Louis (6) just had a birthday. He had very detailed plans for how to celebrate including where to eat dinner and where to buy his present. He wanted a Build-a-Bear bear more than anything. If you've never been to a Build-a-Bear Workshop, it's a pretty neat experience. Louis got to give his bear a heart, pick out an outfit, and type up a birth certificate. Louis also just finished his hockey season and is hoping to play on his first hockey team next fall. His baseball team, the Tigers, have already started

practicing for their first big game. Louis is enjoying Kindergarten and loves being at school with his big brother. Alison and I constantly marvel at Louis's positive attitude and happy go lucky disposition. He is a joy to be around.

Molly (3) recently went with Alison and a friend to see Disney's *Frozen* on Ice. She was mesmerized by the scenery and skaters and sang along to all her favorite songs with 50,000 other little girls all dressed in Anna and Elsa costumes. If you do not live and breathe all things from the movie *Frozen* as Molly does, Anna and Elsa are the two main characters from the movie. Molly continues to love school and this summer is looking forward to taking some swim lessons. She will turn four in April, and it's hard to believe our baby is growing so fast. She is such a sweet girl, who brings a smile to our faces each day!



Louis, myself and Andrew at the last hockey session. Now baseball will be starting!

Alison was disappointed that this winter did not yield a single snow day for her school, but that being said, she is looking forward to warmer temperatures and the beginning of spring in St. Louis. This year the boys' school and the school where Molly goes and Alison teaches, have the same Spring Break for the first time in years so our family will be taking a week's vacation to Gulf Shores. Alison is looking forward to some time on the beach to play in the sand with the kids and catch up on some reading.

I've been looking forward to warm weather and our Spring Break vacation as well. We haven't traveled as a family for Spring Break since before Molly was born. Also, with the boys taking a break from hockey I switch hats from helping on the ice to helping out on the baseball field. I also help work our local parish fish fry during our Lenten season as a dish dog. We have a good crew and make it a fun.

Once again, I wish you all a happy spring and appreciate your trust, loyalty, and friendship.

## Nicole's News



John and I at a gathering with some co-workers from John's company

Happy spring! I am sure many of you feel the same way I do, in that warm weather cannot come soon enough. I think I feel that way every year, but the past 2 winters have been cold and I have been so eager for spring to come. I like when it's time to put the coats and sweaters away and it's time to get out the sandals and shorts!

John has been doing well. He was also pretty proud that he and Lexie had the winning Pinewood Derby car this year... again! That makes it 4 out of the last 5 years that they've won! Pretty impressive! He is settling in to his new position with Allianz, which is the parent company of his former company, Fireman's Fund Insurance Company. They are a new team to Allianz, so they're trying to learn new things and prove that they are valuable to the company. They seem to be doing really well at doing just that, as they've already received a lot of praise from around the company.



John and Lexie with her winning Power Puff Pinewood derby car



Carissa has been sending us lots of photos and videos of Owen and the twins, Aubrey and Autumn. They're all growing so quickly and so cute and full of personality. I can't wait until they come visit in the summertime.

Lenhea and her boyfriend, Tony spend almost all of their spare time together and seem to be doing really well. We don't see them as much as we'd like, but at the same time, understand that they have their own lives and have friends that they want to spend time with and we're not very high on the priority list of those whom they want to hang out with. I remember being 21. Hanging out with my parents wasn't my highest priority either.

Lexie turned 13 this week and she is doing well. We had a fun party that started with lunch and a scavenger hunt with her friends at the mall, then laser tag and back to our house for dinner and ice cream cake. She had a few girls sleep over and they stayed up all night. She's so much fun and John and I are happy that, to her, we're still cool to hang out with. Her new iPad mini 2 that we bought for her birthday seems to never leave her side. She and her friends love making videos and posting pictures to Instagram. She's still a straight A student and still loves being in band. She's even expanded to playing the baritone horn *and* the keyboard.

The annual father/daughter dance was next on the list of fun things for Lexie. She and John look forward to it every year and we're pretty sure this will be the last year, as most of her friends are not going to stay in girl scouts next year. This year's theme was "Be Your Own Princess", so we found a beautiful dress and bought her some very princess accessories, including a tiara. It is sad that this will likely be the last year, but maybe we can start a new father/daughter tradition for them next year.

This is always a really busy time of the year for me in the office. I am busy with tax season, this newsletter, planning upcoming events and keeping up with the everyday work that is consistent throughout the year. I always look forward to this time of the year though, with the warmer weather, blooming flowers, budding trees and everything coming back to life after a long winter. Of course, I look forward to the beginning of the baseball season and the NFL draft. Actually, it's not so much that I look forward to the draft, as much as I like seeing my husband get so excited about it.

Since it is an important thing to him, being such a big football and fantasy football fan, I can't help wanting to be a part of it.

I hope to see a lot of you at our upcoming events and wish everyone a wonderful, warm and safe spring!



Lexie all dressed up for the father/daughter dance

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Investing always involves risk and you may incur a profit or loss. No investment strategy can guarantee success.

The Dow Jones Industrial Average is an unmanaged index of 30 widely held securities.

The S&P 500 is an unmanaged index of 500 widely held stocks.

It is not possible to invest directly in an index. International Investing involves additional risks such as currency fluctuations, differing financial accounting standards, and possible political and economic instability. These risks are greater in emerging markets.

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