

October 19th, 2016

Thank You! - LaDonna

Thank you to all who helped us celebrate our new offices! We had approximately 120 guests. We enjoyed seeing people we know and meeting new people. I hope everyone had a nice time!



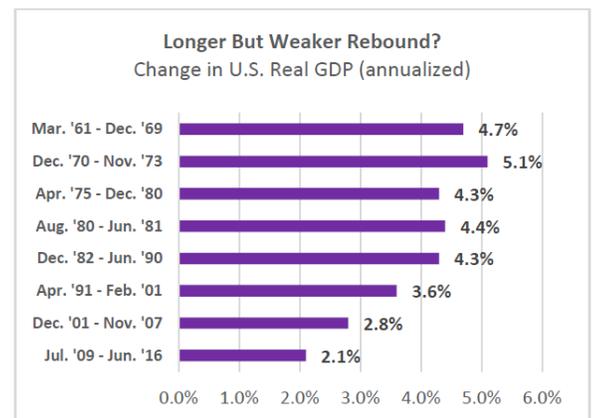
Economic & Market Update – Alex III

As we head into the fourth quarter of an election year, the U.S. economy looks relatively healthy. My father's article will discuss the current 'interesting' U.S. political environment and investing implications, and I will cover the more academic viewpoint of the economy and financial markets.

This is the seventh year of the current U.S. economic expansion; the fourth longest recovery (87 months) since 1900. The average economic recovery is 46 months. Unemployment is low, right around 5%. Job growth is still decent but slower than the last two years. We are finally seeing some meaningful wage gains for the average U.S. household. Since about 70% of our domestic economy is based on consumer spending, this is a welcome sign!

Unfortunately, our current recovery is one of the weakest since World War II, and the recovery from 2001 – 2007 was also below the historical average. Compared to historical recoveries, the last two recoveries have grown on average 2.0-3.0% annually versus 3.5-5.0% since the 1950s.

Why is this? Economists surmise several potential reasons: slower population growth, high government and consumer debt levels, global housing bubble, lower productivity growth, and technological and globalization disruptions to manufacturing jobs. One of the downsides to slow growth is that 1.5-2.0% growth doesn't provide much cushion to absorb unforeseen external shocks in our global economy, such as a severe contraction in China, etc. Risks always abound, but at this time we still think slow growth is the likely scenario.



Source: Bloomberg, Natixis Investment Strategies Group, March 1961 – June 2016. Business cycle dating from National Bureau of Economic Research (NBER).

Here's why... the longer but slower expansion could mean that we still have a few years of growth left because 1) we started the recovery after a very painful 2008/2009 Great Recession contraction, 2) the economy has fewer built up 'excesses' that could tip us into a recession (e.g. high consumer debt, frothy housing industry, high wage inflation, etc.), and 3) the global economy has slowed but is still growing... even amidst a decrease in commodity prices such as oil, natural gas, metals and agriculture crops that many developing countries depend on for jobs and revenue.

Turning our attention to the financial markets, the broad U.S. stock market (S&P 500 Index) is up a little over 6% year-to-date. The broad U.S. bond market (Barclays US Agg Bond Index) is up over 5% year-to-date. International developed markets (MSCI EAFE Index – Western Europe, Japan, Australia, etc.) continue to lag our domestic stock market; they are basically flat year-to-date.

Regarding the bond markets, the Federal Reserve is expected to raise interest rates by 0.25% in December. If so, this would be the second 0.25% increase in the past 12 months. Because the U.S. and world economy is growing slowly, we think the Federal Reserve will continue its cautious approach to increasing interest rates. The Fed doesn't want to raise rates too fast and cause a recession. If this proves correct, this most likely means that bond, money market and CD rates will continue to be low for the next couple of years or longer. Unfortunately, there is probably not much money to be made in high quality bonds in the coming years, but they provide some potential return and historically are a buffer against stock bear markets. The latter reason is the main reason we still recommend owning bonds.

These are decent but not stellar investment returns so far this year, but as with the U.S. economy, this is the seventh year of the U.S. stock bull market. This is the 3rd longest bull market in U.S. history since 1900, and it might be getting long in the tooth. U.S. corporate earnings have come down from their peak in 2014 but remain at historically high levels. Looking forward, we think this bull market could continue for another 1-3 years, but the returns we earn may only be single digits.

Below are the year-to-date returns of various standard market indexes for year-to-date of October 18, 2016:

Asset Class	Index / Category	2015	YTD as of 10/18/16
Cash & Cash Alternatives	Average 1-year CD rate	0.27% (annual yield)	0.31% (annual yield)
U.S. Govt & Corp. Bonds	Barclays US Agg Bond TR Index	0.6	5.4
World Bonds	Morningstar World Bond Category	-4.0	6.9
U.S. Large-cap Stocks	S&P 500 TR Index	1.4	6.5
U.S. Small-cap Stocks	Russell 2000 TR Index	-4.4	8.4
International Developed Stocks	MSCI EAFE NR USD	- 0.8	0.1
Emerging Market Stocks	MSCI Emerging Markets PR USD	-17.0	14.4
World Allocation	Morningstar World Allocation Category	-4.2	4.9
Diversified Commodities	Morningstar Long-Only Commodity Index	-26.3	11.7
Multi-Alternatives	Morningstar Multi-Alternative Category	-2.6	0.4

Source: Morningstar.com, Bankrate.com

Inclusion of these indexes and other information herein is for illustrative purposes only and should not be considered indicative of future results. Individual investor's results will vary. Information included herein has been obtained from sources considered to be reliable, but we do not guarantee that such material is accurate or complete. Expressions of opinion are as of this date and are subject to change. Nothing contained herein should be considered an investment recommendation. You should consider any tax or legal matters with the appropriate professional.

What Will Happen to You When Hillary or Donald Wins? – Alex

Many of you have asked me about the presidential election. This topic is almost always the number one question on your minds. My first reaction is to remind investors that proposal differences during the election are always bigger than implementation differences post-election. Our current divided government ensures that presidents get only a small portion of what they want. This usually means that investors put too much weight on election outcomes vis-à-vis portfolio expectations. Guessing whether Secretary Clinton will be bad for healthcare stocks or Mr. Trump will be good for military/defense stocks is a poor way to construct a long-term portfolio.

Just because I offer this advice to our clients, it is often not enough to soothe all of their nerves. Last week I was asked by two married couples to discuss if they should sell their stock portfolios and “hide” in cash until the election is over. This is the eighth presidential election that I have been a financial advisor. It is easy to say that I have never seen this level of investor concern with the two presidential candidates.

Are there substantial differences between Hillary and Donald? I would answer yes. The major differences are on immigration, tax reform and future Supreme Court appointments. They somewhat agree on infrastructure repair of our roads, bridges and airports. They also have some agreement on closing some tax loop holes that favor higher tax bracket individuals.

Clinton publicly supports the new fiduciary rule promulgated by the U.S. Department of Labor (DOL), which requires financial advisers and institutions that are making recommendations on the investment of retirement accounts to act in the best interests of clients. Trump hasn't taken a position on the DOL's fiduciary regulation, although some believe he will stop the rule, and Republican lawmakers are mostly against the rule.

Regardless of the winner, Washington gridlock won't likely produce major policy changes, although some modest corporate tax reform and infrastructure projects are possible. While long-term return implications are uncertain, many financial professions believe Mr. Trump's newcomer status and lack of policy history would make him the source of more short-term volatility. I don't favor trying to time the stock market by selling stocks and sitting in cash. If one was certain that one candidate would cause the United States economy to slide into a deep recession, then yes, of course I would consider reducing our client's stocks allocation. But no one has that kind of window into the future. We have been through the resignation of Richard Nixon and the impeachment of Bill Clinton, and yet the markets are at nearly all-time highs. I advise clients to develop a financial goal plan that includes their risk tolerance, and their future dollar needs. If an investor needs growth to reach their goals, then they should consider owning high quality stocks for the long haul and decline the urge to time the market based on who wins the 2016 election.

What I Did in School Today – Sandi

Financial planners go to school, just like children do! We take in four conferences, plus several luncheon seminars every year. The purpose is to gain knowledge, and learn new strategies and techniques which can help us deliver better financial planning for you. We benefit from detailed exchanges with other advisors.

- Alex III, Rey and I spent a day at the Estate & Charitable Gift Planning Institute's conference last month. A portion was spent reviewing taxes in this area, including qualified charitable distributions from IRAs which we do for some of you. When your minimum required distribution is very large, in some cases it can lower the taxable portion of your social security. Cost basis passed out of estates to the beneficiaries will now be documented via Form 8971. We help about 3-4 of you each year handle the estate of a parent or sibling. When Denise's mother passed, we had a meeting to discuss the various steps required with the brokerage accounts, house, and other assets since Denise and husband Rex wanted to handle the estate themselves rather than turning to an estate planning attorney.
- The latest regulation proposed by the Obama administration would alter how liquidity and marketability discounts are applied to assets in an estate. There is a stampeding herd of estate planning attorneys rushing to attempt to ink discounts inside these entities as you read!
- Defective grantor trusts, which a couple of you use, were covered again due to their unique benefits and recent court cases.
- We gleaned a couple of strategies which we plan to pass along to those of you if your situation is appropriate. The first is for clients who have S-Corporations. The second strategy uses conservation easements on land, both large urban acreages and farmland. The Kansas City case of *RP Golf LLC v. Commissioner* dealt with this area. Let's say you have put a waterway in a farm field into the CRP program; you never till it. You may be able to give an easement to a charity, and get a tax deduction.
- BTW, dessert was a lovely chocolate mousse with strawberries topped with whipped cream in a tall fluted dessert cup! ☺

Raymond James IAD held their 3-day conference in St. Petersburg, Florida. Alex Jr, Alex III, and I crawled in close to midnight the day prior and hit it hard the next morning.

- Marc Goodman and other presenters covered cybersecurity issues in depth, which is helpful given the move to online access for everyone. We were advised not to unsubscribe from emails, in case they're phishing. Several of you have your emails hacked each year, and we've long known to be careful before clicking on links or attachments that you've never really sent to us!

- We had several sessions on the economy – both in the U.S. and abroad. Some experts predict that the best opportunities in the future will be in overseas stocks.
- Greg Valliere spoke on the possible impacts of our U.S. election. Defense companies should do well under either Republic or Democratic administration. Regardless of who wins the presidency, Congress will likely thwart most promises espoused by either candidate.
- Several speakers discussed a wide variety of investments, and investing strategies such as using active fund managers vs. passive indexes, and changes in risk levels in the market indexes and in our portfolios (risk creep). The earnings of the S&P 500 over the last 5 years are vastly different when energy companies are excluded. The economy has been strong, when the impact of dropping oil is removed. ETFs continue to get cheaper to use. The risk level of the S&P indexes has morphed up and down through decades, and we may have more risk than we realize in your portfolios.
- We had 6 sessions covering technology, both in Raymond James' systems which we can start using to help you, and technology available in the marketplace. We realized Raymond James brokerage is one of the few institutions offering the ability to interface in accounts you hold elsewhere, enabling you to see everything you own at one glance on your homepage. We were one of the first firms to assist clients to set those links up, and that helps us when doing your retirement projections and other financial planning. We were again one of the first firms to initiate use of the new client vault, where we're able to encrypt and securely deliver reports to you, and receive documents from you.
- They brought us up-to-date on the progress they've made on several fronts, including AML (anti-money laundering) and more. We learned that it's important to verify with you via phone any money transfers going to destinations other than your regular bank account. We heard a couple of horrifying stories of people being tricked out of their money, ending up in far-flung accounts owned by others.
- We learned how easily we're all escaping identify theft, and techniques to use, such as implementing use of password manager software. Please ask us if you'd like some suggestions for your home use.
- BTW, dessert one evening was a lovely double-fudge cake with chocolate graham-cracker crust surrounded by yummy raspberries. 😊



I attended the Missouri Society of CPA's Financial Planning Conference in St. Louis back in August. I always emcee the one-day event, and learn a great deal. We had a terrific presentation by David Presson, CFA at First Bank, which covered the various stock markets worldwide and expected returns. You are now seeing one of his charts in your Review Meetings. We also investigated robo-advisors, a new technology, reviewing how they invest, what they charge, what those customers get for their money, and if we can incorporate those to provide better service. The Missouri Society of CPA's Financial Planning Conference in Kansas City is held in October. Our agenda focuses on retirement for first and second marriages, investing with enhanced indexes, and more. BTW, we get these fantastic monster cookies for dessert! 😊

Give Smart to Charities – Sandi

We're nearing the season to give to our favorite charities. Be smart about it! You can do better than just writing a check. Here's a sampling of strategies to use.

- Do you drop twenty dollar bills in the red Salvation Army bucket? Or nod "yes" when the grocer asks if you want to donate to the store's charity? You can give 25% more! Write a check, and take the tax deduction. If you drop a \$20 in the red bucket 10 times over this holiday season, that's \$200. If you and your spouse earn over \$74,000, you pay taxes at the 25%+ tax rate. Writing a check for \$200 and taking the deduction on your tax return saves you \$50 which you can add onto your next check to charity.

- Check your brokerage statement on your taxable accounts to review the advantages of giving appreciated stock to charity. Find the investment with the highest % of gain. You can save yourself some of the taxes due on the capital gain inside that holding. Since your charity does not pay taxes, they receive the full market value of the holding. If

you bought Investment A for \$12,000 and it's worth \$20,000, that's a 67% gain (\$20,000-\$12,000 divided by \$12,000). If Investment B has a 25% gain, it's better to gift Investment A. If you make a \$20,000 one-time gift to your church's capital fundraising campaign, you'll save \$1,200 in taxes (\$8,000 gain times 15% tax rate).

One of our clients, Bart and Martha have a lot of bank stock at very low cost. Bart was an officer at the bank for most of his career. When we first started working for them, and reviewed their tax return, we noticed annual gifts of cash to their church. We recommended they change that to gift the bank stock, in order to save paying capital gains taxes.

If you give to a charity weekly or monthly throughout the year, year-end is a good time to make arrangements to stop in January, and then make a one-time gift instead, using an appreciated investment. Many portfolios have holdings with substantial appreciation since the current bull market is one of the longest in history.

- Use inherited investments for charitable gifts. Did your parent pass away in recent years and give you an investment with a low cost basis (purchase price)? Or, did you inherit a stock where cost basis wasn't even known? Consider using these investments for your donation. That avoids spending hours to recreate an exact cost basis, if it's even possible, or paying your CPA to determine reasonable basis.

Our client Carol and John inherited \$9,000 of Halliburton stock from her mother. We reviewed their tax return and noted they tithed to their church. We recommended they gift the Halliburton, barring any sentimental reasons to hold onto the stock.

- If you're taking minimum required distributions from your IRA account, then you're eligible to make a QCD, or qualified charitable distribution directly to your favorite charity. You can donate a portion of the minimum required distribution, and then take the rest yourself. But before creating more paperwork, make sure there's an advantage for you.

Your minimum required distribution is taxed. The QCD lets you avoid declaring that amount as taxable income, but you also lose the tax deduction for the charitable contribution. The net effect is to lower the adjusted gross income of your tax return, which may in turn lower how much of your social security is being taxed. A \$2,000 QCD will likely have minimal effect; a \$20,000 QCD gift might. It takes a large IRA account to generate a \$20,000 minimum required distribution.

- If you pay taxes in Kansas or Missouri, you can use the state tax credits each offers to leverage charitable giving. Their websites show the charities offering state tax credits for the current year. It's easier to focus on the cause and not the specific charity since some of these charities are outside of Kansas City. I've long used one of these myself to support educating low income people about good financial planning through the Individual Development Account program.

Missouri shows these under "miscellaneous tax credits" at <http://dor.mo.gov/taxcredit/>. A couple of examples are children in crisis, and family development account credits. You'll need to contact them for the names of charities offering these credits.

Kansas calls these community service tax credits and individual development account credits, at <http://www.ksrevenue.org/taxcredits.html>. Kansas makes these a little easier to track down by showing the charities that offer these credits at <http://www.kansascommerce.com/index.aspx?NID=117> under "Related Documents".

You'll get a state tax credit for 50% of your donation. Even though you lose the deduction on the state tax return, the credit is far more valuable to you. Some credits may only be available to that state's residents.

Our clients Jane and Jake contributed to The Lighthouse in Missouri for many years. They are passionate about the charity's mission, and they benefited from Missouri's tax credit as well.

Here's the math. If your marginal federal tax rate is 25%, and you give \$2,000, that saves \$500 on your federal return as an itemized tax deduction. If that charity also gives these 50% state tax credits, your \$2,000 gift saves you \$1,000 on your state return as a tax credit. So your \$2,000 gift saved you a combined \$1,500 in taxes (\$500 federal + \$1,000 state).

- To maximize leverage of the gift even further, many of these state tax credits will accept donations of appreciated securities. You will want to have the charity confirm they can accept securities with the state's manager of the tax credits. We have clients who have donated appreciated investments for several years. That saves you capital gains taxes as well.

If you'd like us to help you analyze your best options for giving, just give us a call. Plan ahead to give smart!

2016 Required Minimum Distribution Update - Rey

For those clients who are age 70½ or older this year AND who have yet to take your 2016 RMD withdrawal from your RJ IRA account, we will contact you in early December to make sure you satisfy the IRS requirement for your Raymond James' IRA accounts(s).

In December 2015, Congress passed a law allowing you to give up to \$100,000 to charity directly from your individual retirement account (IRA) when you are over 70 1/2 years old without counting the distribution as taxable income. This type of charitable gift is called a Qualified Charitable Distribution (QCD).

Usually, when you take out money from an IRA, it becomes taxable income for you that year. However, with QCD, you can take out money from your IRA, satisfy your RMD, contribute to your favorite charity, and not increase your taxable income. This affects not only your adjusted gross income, but also the threshold on which your itemized deductions are based.

If you have any questions regarding your RMD or Qualified Charitable Distributions, please feel free to contact or bring it up in your next meeting.

PWFS 89.3 FM KCUR Radio Replays

What Will Happen to You When Hillary or Donald Wins?

On October 17th, Alex Petrovic, CFP® was a guest speaker on KCUR's *Up to Date!* discussing the differences in economic proposals of the presidential candidates and how those policies might impact the financial planning needs of individuals and businesses. If you would like to listen to the show go to: <http://kcur.org/post/smart-money-experts-candidates-proposed-economic-plans>.

Play Parent One More Time

Has your child recently gotten their first job? Bought their first house? Gotten married? Had their first child?

Set them up with a phone or office meeting with us. We will review the financial planning steps to take to get started on the right foot.

No charge.



Is Your Digital Information Safe? – Rey

October is National Cybersecurity Awareness Month, an initiative created by the Department of Homeland Security to ensure every American has the resources they need to stay safe and more secure online. As we become more dependent on and comfortable with technology, scammers and hackers are becoming more sophisticated. Here are a few preventative methods from the Department of Homeland Security to protect yourself and your family from cyber attacks:

- **Never click on links in emails.** If you do think the email is legitimate, whether from a third party retailer or primary retailer, go to the site and log on directly.
- **Never open the attachments.** Typically, retailers will not send emails with attachments. If there is any doubt, contact the retailer directly and ask whether the email with the attachment was sent from them.
- **Keep your operating system, browser, anti-virus and other critical software up to date.** Security updates and patches are available for free from major companies.
- **For email, turn off the option to automatically download attachments.** Although a convenient feature, it could automatically download malicious software.

Raymond James' Investor Access web site is also using new methods for their clients with two new security features:

- **Dual Factor Login.** In addition to using your usual login information, you get a one-time PIN sent by text or a phone call. This makes it extremely hard for your account to be hacked.
- **Client Vault.** The Client Vault is an encrypted online 'cloud' storage that allows us to send and receive documents between us and you. This feature is much safer than email, and will be our default going forward.

Inside & Outside of PWFS

Alex Petrovic III – The past few months have been fun and action packed for Dasha, Benny and me. In early September the three of us flew to Florida to celebrate my step-sister Sarah's wedding in Watercolor, Florida located on the Gulf shores near Destin.

This was our first time visiting the Gulf shores, and our first vacation since Benjamin was born in December. Good news too! Little Benjamin's first airplane roundtrip went better than expected. He only lost his cool for the last 15 minutes of our return flight. Good job Benny!

The wedding celebrations for Sarah Meeder and Reed McNamara were beautiful and lively! The chapel and ceremony was bright, airy yet intimate, but the beach dinner the night before was fabulous. Sarah and Reed couldn't have asked for a better night. A pleasantly warm temperature with a breeze, cool white sand in between your toes, tasty drinks and food while watching the perfect beach sunset. A close runner up was the party after the ceremony. The band and singers were very talented, and Dasha and I danced the night away. A big 'thank you' to the newlyweds for sharing their special weekend with us! It was quite memorable!

During our week-long stay in Watercolor, we had plenty of deserved downtime to shop, take lazy walks, go on a couple of runs, play a round of golf and of course hit the beach! We were impressed with the beautiful white, powder sand beaches. We took Benny to the beach a few times. The waves were a little too much for him, but he enjoyed crawling around the beach, splashing in the shallow pools of water, and looking at the birds. While relaxing at the house our family rented, my nephews Aiden and Jackson often played with Benny. Even though they are quite a bit older, 8 and 5 respectively, they are great with the little ones. My brother John and his wife Kara have done a great job raising Aiden and Jackson. They recently had their third boy, Charlie!! I look forward to them being Benny's cool cousins!



Benjamin Carter is growing up fast. He is 10 months old with 10 teeth, talking up a storm, crawling and pulling up with vigor, and on the cusp of walking. He loves Chipotle (as does his momma and papa!) and is a decent eater and sleeper. In a couple of weeks, he moves to the 1-year-old room at daycare; his teachers say he is a bit board and ready for moving up. But most importantly, he is our happy little boy who likes to laugh and play. We are relishing ever second we spend with him!

I turned 40 years old on September 4th. I don't feel 40, or maybe I don't want to admit it. The expression 'time flies' is so relevant, especially nowadays as we fill our schedules to the brim. With Labor Day weekend and Sarah's wedding in early September, we officially celebrated my birthday on September 24. Since the 24th was also our 11th wedding anniversary, we had a great time celebrating my 40th birthday and 11th anniversary with friends and family!



I'm 40 months, I mean years, old!

The last week of September, I headed back to Florida. My Dad, Sandi and I attended the Raymond James Conference for Professional Development in St. Petersburg, Florida. Raymond James is headquartered in St. Pete. As always, the sessions were very informative. But more importantly we can network and share ideas with other fee-only advisors. The RJ culture is very supportive of sharing and helping.

This past weekend was perfect. The warm autumn weather on Saturday allowed us to take Benny on his first zoo visit. He enjoyed watching the warthogs, elephants, penguins and people! On a gorgeous Sunday morning, I played only my third round of golf this year with my Dad and some friends. Along with a fair amount of 'shanks' and several tee-box mulligans, I hit enough good shots to keep me coming back to the sport! Sunday afternoon, I went on a short run, my first in over a month, and in the evening we went to local restaurant for dinner and sat outside and enjoyed the fall weather with our little family. A great weekend indeed!

Sandi Weaver – One of our clients gave me a great tip about Road Scholars at a recent Review Meeting, so I spent a 4-day weekend exploring Philadelphia with a unique group of people. We took in the Liberty Bell, National Constitution Center, art museums, and more.



The oak leaf mite has been making the lives of us bikers miserable lately. If you see a biker wearing a jacket in 75-degree heat, they're not crazy! They are just trying to ward off another plethora of bites through clothing.

Alex Petrovic – August and September was all about the family. Our daughter Katherine and her husband Mark, had their second child on August 26. William David Robinson was born at St. Luke's Hospital. Their first child, Harper, is two years old and now has a baby brother. Mother and baby are doing great and enjoying mom's time off from work.

Our youngest daughter Sarah, was married on September 10 in Seaside Florida to Reed McNamara. Peggy and I rented a home in Watercolor Florida for seven days. We were hosts to Alex, Dasha and their baby, Benny. Katherine and Mark and their children, Harper and William stayed in our carriage suite. John and his boys, Aiden and Jackson, bunked down in the kid's room. Peggy's mother, Mary Ruth, held court upstairs. Last but not least the future bride had the best room on the first floor.

We enjoyed the beaches of seaside by day and enjoyed each other's company by night. Twenty-four of the groom's friends enjoyed a round of golf on Friday morning at Camp Creek Golf Course. I'll keep my score a secret to protect my ego! Friday evening, we enjoyed the rehearsal dinner on the beach. Kevin and Mary Beth McNamara really know how to throw a party. The food was fabulous and the live reggae music was a perfect match for the festivities.

The wedding ceremony and the celebration on Saturday night was a beautiful testimony of the love for the bride and groom and their love for each other.

Peggy and I drove to Florida for the wedding. We were blessed to have as our co-pilots, Aiden (8) and Jackson, (5) Originally, their parents, John and Kara were going to follow us in their car and we would do some sightseeing on our way to Florida. That was our plan but Kara did not know she was going to have their third child the week of the wedding. John decided to fly to Florida so he could video graph the wedding for Sarah and Reed. Kara stayed home and that's how we ended up with the boys. They were almost perfect travelling companions.

Our first night we stayed in Memphis at the Peabody Hotel. We enjoyed breakfast in the morning and then waited for the march of the ducks to the fountain. Those ducks are still pleasing the hotel guests.



The afternoon found us at the Loraine Motel, the site of the assassination of Martin Luther King and then off to a tour of Graceland, the home of Elvis Presley. We agreed that both sites were moving and interesting. We then left Tennessee for Alabama. We arrived late that day in Montgomery and spent the night there. In the morning we visited the Rosa Parks museum and also the church where Martin Luther King preached while he lived in Montgomery. Then we left for Seaside Florida.

Our two-week vacation ended with a drive from Florida to New Orleans. We enjoyed a swamp boat ride to look for alligators. We arrived back in Kansas City on Saturday the seventeenth of September. We then started counting the days for the new baby of John and Kara. Finally, on September 26, Charles John Petrovic was born. The “little guy was born a healthy 9lbs, 2oz and 22 ½ inches. Mother and son are doing great and she is enjoying time off from work for two months.

Jim Stoutenborough – The last few months have been pretty low key. The only significant item was the spill I took while jogging the second day of my vacation. Nothing was broken except my ego. The three ladies who were jogging behind me had to help me up to allow me to limp home.

So I spent vacation on the mend and was sore for an extra couple of weeks after that. But I was back to 100% by the office open house.

I am a little bit of a political junkie so I have been watching “Hardball” with Chris Matthews regularly along with a lot of the election coverage.

Rey Arellano - One of my favorite obsessions currently is playing chess. I've played chess since I joined the chess club in middle school, and I specifically remember asking for a chess board for a birthday gift when I was little because checkers was ‘too boring’. Admittedly, I'm not the best chess player, but I do manage to play about 10-12 games of chess a day online.

The thing I love about chess is the variance in it all. Sometimes you make a small error and it can cost you a game. Other times you make huge blunders and you can somehow manage to crawl out of the hole and come out victorious. Every move you make should have an intention and the response to your move will dictate how you should counter. It's like a delicate fencing match, where you dance with your opponent until you can pounce on his weakness.

Chess to me has become one of my most constant stress relievers. It's taught me to be patient, to think about what I'm about to do next, and to reflect about what consequences comes from my actions.

Marsy Gordon – It was good to see and visit with many of you at our recent open house. Getting to know our clients is one of my favorite parts of this job. On a personal note, it's been a good last few weeks for my family. On September 13 our daughter, Molly, gave birth to our fifth grandchild, a little boy named Owen. He was born three weeks early, but is

doing well. Then on October 5, our son, Josh, safely returned to San Diego from his fourth deployment to the Middle East. We rejoice over both of these events and the rest of our blessings. I hope life is treating you well, too.

LaDonna Parker – Does anyone have pet insurance? How is it working out for you? I think I need it!

I recently went shopping with my sister and bought something wonderfully extravagant. The next day I came home to a sick dog. The veterinarian bill was a big blow!

Back goes the extravagant purchase to the store for a refund. I love what I bought but nothing in comparison to my little boy.



Jeannine Shaffer – Since July, our family has been busy helping my mother-in-law settle into a new senior living apartment. Eliminating possessions was difficult for her, but it was a wonderful opportunity for the family to hear the stories about where this or that souvenir came from, or who one of her family treasures had belonged to. Several of these family keepsakes are now on display or in use at my home or my children’s apartments. She is relieved knowing that her mother’s or grandmother’s, or her mother-in-law’s possessions are still in the family, and we are happy to know more about her past.

Early in October, we celebrated her 92nd birthday and lost her older sister the following day. Since she is the remaining sibling of the six children in her family, we hope she will share more family history and childhood stories. We know that of her inheritance she will leave to us, it is the knowledge of the past that we will treasure most.

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