

# THE FINANCIAL INFORMER

Special Issue – 2006

Vol XVIII

## IN APPRECIATION

I want to take this opportunity to thank you all for the warm cards, letters and e-mails you've sent me over the loss of my beloved husband, Walt. Your encouragement, understanding and hugs have meant a lot to me and have helped me get through a very tough time. Please know how very much I appreciate it.

Elaine



2161 Delaware Avenue, Suite C – Santa Cruz  
New home of Financial Resource Associates, Inc.

## GENEOS WEALTH MANAGEMENT INC.

As most of you are aware, on January 1<sup>st</sup> we changed our Broker/Dealer affiliation from AIG Advisors to Geneos Wealth Management. We're very excited about this change and feel it will allow us to provide a higher level of service to our clients.

We were affiliated with AIG Advisors for over 12 years. While they provided us with the technology to offer comprehensive asset management services, the enhanced support available through Geneos Wealth Management will allow us to take full advantage of the latest technology in the industry.

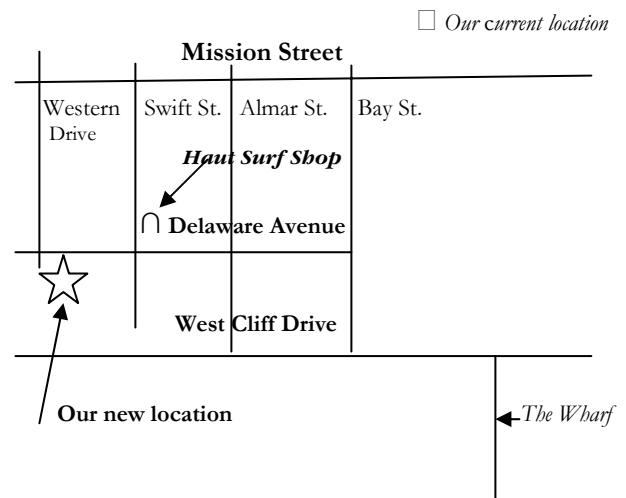
If you haven't been in lately, we would be happy to meet with you to review your portfolio. Please give us a call at (831) 458-1125.

## BIG MOVE!

After sixteen years at our present location, we have decided to move away from busy Mission Street and into a location that provides not only a peaceful setting, but a marvelous office location. We plan to be in our new offices before the end of March and look forward to showing it off.

As you can see from the above picture, it's an attractive building and it's in a perfect location. We're planning to have a grand opening the latter part of May and will be sending out an announcement. We're hoping you'll be able to join us.

Our telephone numbers will remain the same and the location is a short drive past our previous location on Mission Street. We're walking distance from Natural Bridges State Park where the traffic is negligible and the quiet is as lovely as the surroundings.



### Directions:

Take Mission to Swift, and turn left on Swift. Go to the corner where Haut Surf Shop is and turn right. That's Delaware Avenue. We're a few blocks down on the left hand side, across the street from Harmony Foods Corp.

# THE FINANCIAL INFORMER

Special Issue – 2006

Potpourri...

- Take a lesson from the mosquito. She never waits for an opening—she makes one.
- Hope sees the invisible, feels the intangible, and achieves the impossible.
- Learn to listen. Opportunity could be knocking at your door very softly.
- You can contribute \$4,000 into a ROTH in 2006 (\$5,000 if you're over 50)
- Standard mileage rates for 2006 are \$.485 per mile and \$.22 per mile for medical reasons.
- There are two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.  
Albert Einstein
- 401k contribution limits in 2006 are \$15,000 if under age 50 and \$20,000 if over age 50. Take advantage of reducing your income.
- The cheapest phone card I have discovered for calls to Mexico or for within the US is called Nobel. Check them out at [Twww.nobelcom.com](http://www.nobelcom.com)
- The difference between a helping hand and an outstretched palm is a twist of the wrist.



Vol XVIII

Running With The Pack

Join Kennan and Karen Ward in another amazing presentation. This one is on the life of wolves. Proceeds will help the Conservation Alliance to help protect nature and all her wonders.

April 22, 2006  
RIO Theatre  
7pm

For tickets, call UCSC  
Recreation Program at (831)459-2800 or  
visit [www.kennanward.com](http://www.kennanward.com)



**GENEOS WEALTH MANAGEMENT, INC.**  
If you would be interested in receiving some additional information on our new Broker/Dealer, give us a call and we can share with you some of the reasons we feel they are one of the top Broker/Dealer's in the industry.

## TAX TIME BLUES...

Does the April 15<sup>th</sup> deadline give you indigestion? Are you ready? Do you feel you are prepared enough to meet with your tax professional? Don't pay more than you need to. Make sure you don't forget some of the following deductions:

- Non-cash donations (call us if you'd like us to do an itemized report for you)
- DMV Fees
- Our Fees
- Points or Fees if you Refinanced
- Self-Employment Deductions if you've been self-employed during the year

# THE FINANCIAL INFORMER

Special Issue – 2006

Vol XVIII

If you would like us to review your tax organizer prior to your meeting with your tax professional, we'd be happy to provide you with our comments and suggestions. Just give us a call.

- 25% Tax brackets:

	2005	2006
<b>Single</b>	\$29,700 to \$71,950	\$30,650 to \$74,200
<b>JT</b>	\$59,400 to \$119,950	\$61,300 to \$123,700



## FINANCIAL PLANNING ACCORDION FILES

If you haven't received your 2006 accordion file for your monthly statements and tax records, give us a call and we'll get one to you for this year.

It's time to have your Plan updated, so drop off your binder with current statements and any changes in your personal information we should make.

## CHANGES FOR 2006

There are a few changes you might want to be aware of for this coming tax year:

- Maximum 401k and 403b contributions have increased from \$14,000 to \$15,000. If you're over age 50, the maximum increases from \$18,000 to \$20,000.
- Catch up provision goes from \$500 in 2005 to \$1,000 in 2006.
- Reimbursement for un-reimbursed mileage goes from \$.405 per mile to \$.485 per mile.
- Reimbursement for medical mileage driven goes from \$.15 per mile in 2005 to \$.485 per mile.

## TRANSITIONING FROM WINTER TO SPRING...

The transformations we see as spring approaches, are not only the bulbs peeking through and the trees beginning to blossom; but it can be seen in our attitudes as well.

We look to spring to bring a fresh new outlook and beginning to our life. Make sure you remain open to opportunities for growth and expansion as it presents itself.

Take inventory of where you've been and where you want to go. Keep a positive attitude and you'll be amazed at how it can affect your life.



# THE FINANCIAL INFORMER

Special Issue – 2006

Vol XVIII

*Securities through Geneos Wealth Management Inc., Member  
NASD, SIPC – Investment Advisory Services through  
Financial Resource Associates, Inc.*