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## The Strategic Advisor

Strategies for Success

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**CLARITY:** The process of "thinking clearly about the problem," transforming an opaque thought into a crystal clear vision.

**CONFIDENCE:** The process of "thinking clearly about the solution." Identifying the strategies to be applied to the planning gaps that bring forth the crystal clear vision.

**COMFORT:** A crystal clear vision coupled with success strategies brings a sense of comfort that we are on the path of achievement.

Result: Peace of Mind and Financial Freedom



### [How to Double the Power of Your Tax Refund](#)

Filing your taxes may be a dreaded chore, but receiving your refund is a wonderful reward. What you do with a refund is up to you, but here are some ideas that may make your tax refund twice as valuable.

[More Details](#)



### [College Debt: How Much Is Too Much?](#)

According to a recent survey, the confidence of parents in their ability to save for college dropped significantly over the past year. That's not entirely surprising, considering the economic climate. The trend of not saving enough makes families heavily dependent on borrowing to fund college.

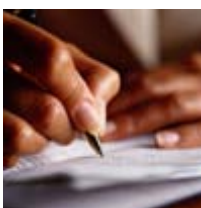
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### [Special Needs Trusts](#)

A special needs trust (SNT), sometimes referred to as a supplemental needs trust, is a trust that is established to benefit a disabled person, or a person who has special needs, while still allowing such persons to qualify for and receive governmental health-care benefits.

[More Details](#)



### [Ask the Experts: What's an exchange-traded fund?](#)

Like a mutual fund, an exchange-traded fund (ETF) pools money from investors to buy a group of securities.

[More Details](#)

### [Ask the Experts: How can I use exchange-traded funds?](#)

There are many ways an exchange-traded fund (ETF) can be used to help round out or supplement an existing investment portfolio.

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