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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**



#### [Time to Consider Year-End Investment Moves](#)

Taking time to make some strategic decisions before December 31 can help keep your portfolio on track and potentially minimize your April income tax bill.

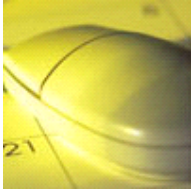
[More Details](#)



#### [What to Do When Layoffs Loom](#)

Getting laid off sometimes seems to be inevitable, but short of going out of business, employers usually keep employees who are most valuable and productive. Here are some things you can do to increase your value to your employer and enhance your prospects of avoiding that next round of layoffs.

[More Details](#)



### [2009 Year-End Tax Planning Considerations](#)

Here are some things to consider as you weigh potential moves between now and the end of the year.

[More Details](#)



### [Ask the Experts: What is a Build America Bond \(BAB\)?](#)

Investors have a new way to invest in municipal bonds. The American Recovery and Reinvestment Act of 2009 authorized a subsidy for local and state governments that issue what are known as Build America Bonds (BABs) before January 1, 2011.

[More Details](#)

### [Ask the Experts: What is a refunded municipal bond?](#)

In a time of falling interest rates, homeowners often try to refinance their mortgages to reduce their monthly interest payments. Issuers of municipal bonds often do something similar, issuing new bonds to pay off older debt.

[More Details](#)

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