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IDAHO NEWS

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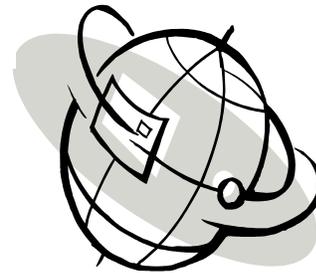
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President's Message

As I write this letter the government has yet to finalize the votes on the debt-ceiling agreement. This whole debate has been incredibly "interesting" to watch, and learn from. I do favor Warren Buffet's opinion of it, "they are playing Russian roulette with our economy." One take away I felt of this that directly applies to the clients that have entrusted us as their advisors is: the controlled vs. the un-controllable. I am referring to when a client is financially planning there are variables that they have control over, and there are variables that they don't. I recognize that there are varying degrees of this, such as clients may have some control over an aspect and nearly full control over another. However, at the end of the day they can be placed in two camps: controllable vs. uncontrollable. Now, I believe most clients spend most of their time worrying (and at times



complaining) about that which they have no (or little) control over. I also believe that most clients spend little to no time strategizing on how to do better with that which they have full control over. Take for example the debt-ceiling crisis and retirement saving. Clients have probably spent many hours worrying and/or debating the debt ceiling issue with their friends/families/colleagues. While many individuals still have no idea if they are truly on track with their savings goals for the retirement they have envisioned. So they are not focused on what they have control over. Now, this is not to say we should not be informed citizens and pro-active in the political process, but at the end of the day if you are funding your savings goals appropriately you have

positioned yourself independent of entitlement programs anyway. In short, if we keep our clients focused on what they have control over they will be more successful in their financial lives.

Success to you,

Tom

Senate easily passes bill to raise debt ceiling

The Senate passed a bill raising the debt ceiling that is aimed at averting a government default, clearing the way for President Obama to sign it into law.

The final vote was 74-26. Nineteen Republicans, six Democrats and independent Bernie Sanders of Vermont opposed the measure, which cuts \$2.1 trillion in federal spending while increasing the amount the government can borrow to pay its bills.

The House passed the bill on a 269-161 vote. The "yes" votes came from an eclectic, bipartisan mix consisting of 174 and 95 Democrats.

By Catalina Camia, USA TODAY



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"An ounce of prevention is worth a pound of cure," says Rob Siegmann, chief operating officer at Financial Management Group in Cincinnati. "If we can reinforce prevention techniques such as going paperless, shredding physical statements, keeping passwords private and monitoring credit reports, we can help minimize any fraudulent activity."

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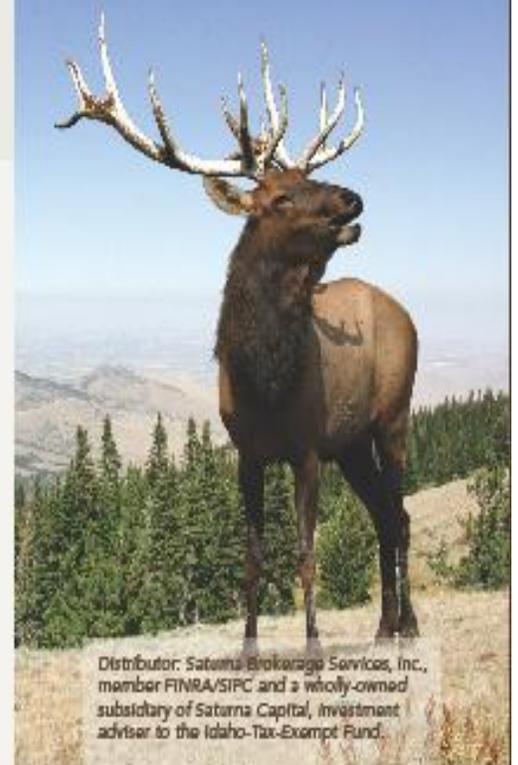
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