EXHIBIT 1
CONSUMER EDUCATIONAL SERVICES, INC.

Consumer Educational Services, Inc. is a thorough and innovative non-profit corporation which strives to help clients develop and implement strategies for asset protection, tax and estate planning, increased cash flow, wealth accumulation, preservation of assets and insurance protection. Our clients enjoy personalized service and attention to detail.

Our speakers have addressed Boston Senior Citizen groups, hospitals, area Councils on Aging, disabled veterans groups, as well as social and professional organizations on a wide range of topics ranging from tax savings to catastrophic illness.

We also provide customized financial seminars and workshops for private companies and non-profit organizations to meet their needs.

The many workshops described and offered in this brochure are but a few of those available.

To discuss or schedule a workshop please call us today.
781-575-1344
Email: EducationSer@aol.com

Take Control of Your Financial Future
Workshops about today's varied and important financial issues

399 Neponset Street
Suite 212
Canton, MA 02021
781-575-1344
Our non-profit organization specializes in helping many groups just like yours.

We present short, topic-focused presentations to senior citizen and veterans groups, fraternal organizations and clubs, religious groups, and charitable organizations for the purpose of a better understanding of today's difficult financial situations.

Through the years, we have established a professional and positive image with our educational and informative workshops. We speak of no product, and sell nothing at these sessions. Our workshops are designed to help people overcome the financial issues and concerns that effect all of us and there are usually several options to accomplish everyone's desired financial objectives.

There are many benefits to sponsoring or hosting a workshop:

- **Increase** your group's awareness of the financial issues at hand
- **Demonstrate** the benefits that your group or association provides to its members
- **Provide** updated, useful, and valuable information that many of your members have a need for and at no cost to your organization
- **Show** your members that you are aware of the financial issues and topics that are important to them
- **Offer** resources to educate them to make better choices

Our workshops are designed for a short, thirty-minute meeting or luncheon program or as a keynote presentation for up to two hours. Fast moving, educational and informative, the materials and topics covered are presented in an easy to understand format.

The following workshop topics are available to your organization:

- **Overpaying Taxes**: Discover how to reduce or eliminate overpayment through proper planning
- **Protection of Assets from Catastrophic Illness and Nursing Homes**: Learn strategies to protect your assets
- **Increasing Returns on Low Interest Bank Accounts & CDs**: Find out about safe ways to increase your rate of return
- **Legal Documents Everyone Should Have**: Determine which documents are appropriate for your situation
- **Advantages & Disadvantages of Wall Street and Banks**: Understand whose best interests are being served
- **Why Most People Make the IRS their Largest Beneficiary**: Discover how to change this at "no-cost"
- **Proper Titling of Assets**: Learn how to leave a larger legacy to your heirs
- **Medicare vs. Medicaid**: Understand the differences & how they can result in a comfortable retirement or poverty
- **Will You Be a Caregiver, Care Recipient or Both During Your Lifetime**: Recognize the physical and mental stress involved and how to reduce it
- **Reverse Mortgage**: Turn your home equity into income
- **What Every Senior Should Know**: Uncover overlooked and easy to fix financial problems before they arise, be "pro-active"
- **Losing Retirement Income and Returns to Market Risk, Bad Advice, Bad Investments & Inflation**: Learn how to get competitive returns while conserving and preserving your existing assets
- **Do You Have Too Many Non-Income Producing Assets**: Are you house rich and cash poor? Discover how to increase your monthly income
- **How to Increase My Spendable Income**: Learn how to put more income in your pocket every month
- **New Tax Law Changes – Will They Effect You**: Realize how these new changes can actually help, not hurt you
- **U.S. Savings Bond Information**: Find out what you don't know about U.S. Savings Bonds
- **The Most Common Financial Mistakes Mature Americans Make**: Appreciate that you're not alone and learn how to avoid them

We are able to customize a financial workshop for your organization or group. Please contact us at: 781-575-1344
EXHIBIT 2
ATTENTION

U.S. SAVINGS BOND OWNERS!!!

CONSUMER EDUCATIONAL SERVICES, INC. will host a
FREE, educational and informational, one-hour Seminar on

U.S. SAVINGS BONDS

at the Walpole Public Library, 275 Common Street, Walpole, MA
Tuesday, October 18, 2005 from 6:30 PM – 7:30 PM

Have your U.S. Savings Bonds Stopped Earning Interest?

More than $9 billion in U.S. Savings Bonds have matured and are

**no longer** earning interest.

Do you know how well - or poorly - your bonds are performing?

Learn how to...
- Maximize the return on your U.S. Savings Bonds
- Avoid forfeiting $ by cashing-in at the wrong time
- Properly plan whether to hold OR cash-in Bonds
- Get the exact value of your entire portfolio
- Properly plan your estate to protect you and your heirs

Tuesday, October 18, 2005 from 6:30 PM – 7:30 PM

**Call 800-766-3514**

*for your free reservation. Seating is limited.*
The U.S. Savings Bond Workshop

Sponsored by
Consumer Educational Services, Inc.
399 Neponset Street, Suite 212
Canton, MA 02021-1959
781-575-1344

Name: ____________________________________________

Address: ____________________________________________ Zip Code: ___________

Phone: ___________________________ Today's Date: ___________ AM or PM Session: _______

Email address: ________________________________

ACCOMODATIONS FEEDBACK
Was the location easy to find? YES NO
Was the parking sufficient? YES NO

PRESENTATION FEEDBACK:
Was the workshop informative? YES NO
Was the information useful to your situation? YES NO
How well was the information presented? Excellent Good Fair Poor

Suggestions for this topic or for future topics: ____________________________________________

( ) YES, I would like to receive a FREE, U.S. Savings Bond Report and a FREE, 60 minute complimentary consultation.

( ) YES, please sign me up for the FREE National Senior Resource Center’s Personal Organizational Kit. This is a worksheet and checklist for organizing your affairs mailed to you monthly.

( ) YES, please keep me informed of Senior economic, legal, and related topics by Email and/or by recorded, telephone messages.

( ) YES, I would like to attend one of your upcoming “Keep Their Hands Off My Piece Of The Pie” workshops in the near future.
Evaluation Form

Today’s Date: _______________________

What was the most valuable thing that you learned today?
__________________________________________________________________________

What is the Number One financial concern that you face?
__________________________________________________________________________

What can I do to improve this workshop?
__________________________________________________________________________

☐ YES, please sign me up for the FREE National Senior Resource Center’s Personal Organizational Kit. This is a worksheet and checklist, mailed to you monthly, to help you organize your financial affairs.

☐ YES, Please keep me informed of economic, legal, and other Senior related topics by Email and/or by recorded, telephone messages.

☐ YES, I would like to attend one of your upcoming FREE, educational and informative workshops addressing various Seniors’ issues.

☐ YES, I would like to take advantage of your offer of a FREE, one hour, no obligation, strictly confidential consultation, at your Canton office, to discuss my personal, financial situation with you.

Name: ________________________________________________________________

Address: ______________________________________________________________

City/State/Zip: __________________________________________________________

Phone Number: _________________________________________________________

Best Day to Call: ___________________________________________ ☐ AM or ☐ PM

Email Address: _________________________________________________________

CONSUMER EDUCATIONAL SERVICES, INC.
(A Non-Profit Organization)
399 NEPONSET STREET, SUITE 212, CANTON, MA 02021-1959
O: 781-575-1344 • FAX: 781-821-8399 • Email: EducationSer@aol.com
Are You Still Confused About the
New Medicare Part D Prescription Drug Program?

Tuesday, March 21, 2006
St. Thomas Aquinas Parish Hall
97 South Street
Jamaica Plain
9:30 AM-11:30 AM

Thursday, March 23
Curtis Hall Community Center
20 South Street
Jamaica Plain
1:00 PM-3:00 PM

Topics to be discussed include...

- What Are Medicare Prescription Drug Plans?
- Do I Have To Join A Medicare Prescription Drug Plan?
- What Will Happen To My Medigap Coverage Under The New Plan?
- What Are My Choices For Getting Prescription Drug Coverage?
- When Can I Enroll And How Much Will It Cost?
- What About the 1% Penalty If I Do Not Enroll During Open Enrollment?
- What Will Happen To Medicare Paying For My Prescription Drugs?
- What Will Happen To My VA Benefits?
- How Will The New Law Affect My Social Security?
- What Is Medicaid Spenddown?
- Protecting Yourself And Family Against Long-Term Illness
- Protecting Yourself Against Identity Theft
- Reducing Your Taxes
- Proper Legal Documents To Have
- Planning And Managing Retirement Assets
- Leaving A Legacy To Your Children and Grandchildren
- Investments, Banks And Other Senior Concerns
- Decreasing The Possibility Of Running Out Of Money

These FREE workshops are designed to eliminate the confusion and help seniors to understand their options under the new law. James D. Maltz, in conjunction with The National Senior Resource Center and Consumer Educational Services Inc., will present these two-hour sessions covering the new Medicare law changes, as well as many other issues directly affecting seniors and their finances.

Please call 1-800-766-3514 to reserve your seat and fact sheet handouts for one of these NOT-TO-BE-MISSED Sessions

Form #MA0306

(Ins. Lic. #1023430)
EXHIBIT 6
September 29, 2005

Catholic Charities’
Friendly Visitors Program
Attn: Emily Dingwell
19 Joseph Street
Jamaica Plain, MA 02130

Dear Emily:

Thank you, once again, for the opportunity to present our program “Medicare Part D and 40 Other Issues Affecting Seniors” to the guests of the Catholic Charities’ Friendly Visitors Program at St. Thomas Aquinas Parish Hall, on Thursday, September 29th.

It is at informative and educational forums like this, where I can help people, especially seniors, learn more ways to enrich the quality of their lives. And, from the questions I received after my talk, there is a definite need for these types of discussions.

Again, thank you for the privilege to be of service to your senior guests of Catholic Charities’ Friendly Visitors Program and St. Thomas Aquinas Parish, and to you, personally, for your major assistance in announcing this program, as well as your hospitality and confidence in me.

I look forward to possible future sessions.

Sincerely yours,

James D. Maltz
Certified Senior Advisor

JD/M/co’d
Press Release

Important Workshop for Seniors age 65 and Older
Regarding Medicare Part D Prescription Drug Program
and Other Major Senior Issues Affecting Your Finances

On Thursday, September 29 from 9:15 AM – 11:30 AM, a FREE workshop will be held at St. Thomas Aquinas Parish Hall, 95 South Street, Jamaica Plain. Discussion will include important information on the NEW Medicare Part D Prescription Drug Program which is going into effect on January 1, 2006 to help you save money. Every Medicare beneficiary who has a drug benefit or drug Rx program WILL be affected by this change. Open enrollment will take place from November 15, 2005 through May 15, 2006. If you don’t sign up during this open enrollment period, there will be a 1% penalty, per month, added to your costs.


The second portion of this program will include: How A TREE Program Can Help You Increase Your Income; Reducing Taxes That Affect Seniors; Protecting Your Assets; Proper Planning And Managing Of Your Retirement Assets. We will also discuss other issues directly affecting seniors such as Identity Theft; Appropriate Legal Documents All Seniors Must Consider; Leaving A Legacy To Your Grandchildren; How To Provide For Yourself Should You Have Long-Term Health Care Issues; And Investments, Banks And Other Senior Planning Concerns.

Our featured speaker is James D. Maltz, Certified Senior Advisor, from Consumer Educational Services, Inc., who has over 22 years experience helping Seniors and their families accumulate, protect and distribute their assets. He is a frequent speaker to Boston Senior Citizen Groups, hospitals and area Councils on Aging.

Please call 800-766-3514 to reserve your fact sheet handouts and your seat for this important session.
EXHIBIT 8
Topics Covered Today

Tax

- Importance of independent advisor
- Causes of financial stress in retirement
- Why you should use advisor vs. broker
- Did tax law changes help seniors?
- 4 taxes that hurt seniors
- Tax on a tax, taxation of social security
- Tax Free Bonds are not tax free
  - Can cause taxation on social security
  - Don’t qualify for LTG
- Why the tax law works against seniors
- Don’t pay taxes on money you’re not spending
- How high turnover hurts you
- HiFo vs. FIFO treatment of Mutual Funds
- Why the new tax law hurt Mutual Fund investors
- How TREE can help you
- How to tax as low as 1.5% on investment income
- Increase income while reducing taxes
- Problem with IRA
- IRS section 42
- Advantages of ROTH
- Problems with ROTH conversion
- How to get a 28% to 59% discount on ROTH conversion
- How to reduce the tax on IRA by 50%

Protection

- Which is better? Broker doesn’t know or Broker doesn’t care?
- How to protect yourself from crooks
- How not titling asset correctly hurts you but helps broker
- Why most seniors could be accidentally disinheriting grandkids
- Trusts not updated since January 2003 could be out-of-date
- Most important document while living
- How not having one sentence in your POA could render it useless

- How to prevent hospitals from circumventing your MPOA
- Why you need to spend your money!
- Problem with Long Term Care
- How to get immediate 10% to 30% discount on your current policy
- 10 secrets your LTC sales person doesn’t want you to know
- Win-Win-Win, if you live, if you die, if you need LTC you win

Investment

- What good is return if affairs aren’t in order?
- Types of risk
  - Interest rates
  - Inflation
  - Opportunity
  - Liquidity
- Can we rely on our companies for retirement!
- Are we getting good advice at the bank?
- How may banks have gone under in the last 10 years?
- Weapons of mass destruction that banks hold
- Average rate of return is a big lie
- Stocks protect you from inflation is a myth
- Stocks give big returns over time…why the brokerage firms don’t necessarily believe that.
- NASD INVESTOR ALERT!
- Problem with B & C shares
- Problem with turnover ratio
- Problem with preferred list
- Problem with variable annuities
- Problem with bonds
- Why don’t brokers talk about the other options?
- No broker can get you out in time
- Dangers of 20/20 hindsight investing
- How do you avoid risk TAR
- How to get the stock market with a seat belt
GAS PRICES?? What About Food?  
How to save $2,000 a year on groceries!

"God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference."

Reinhold Niebuhr (American Theologian)

There are many things we complain about but have little chance of changing...taxes...cost of gas...interest rates... Well, what if I could show you simple changes in how you buy groceries that could save over $2,000 a year? These are real-life savings that a recent shopping demonstration brought to life. To follow you will find simple and easy ways to put more money in your pocket.

• **Do your own chopping** – Three pounds of broccoli in two bunches: $3. Three pounds of precut broccoli florets: more than $11. At ten minutes to wash and cut, you would be paying yourself $8 ($11 - $3) for ten minutes work or $48 an hour!

• **Big warehouse clubs don’t have the lowest price on all items** – Don’t just assume a warehouse store is cheaper than your local supermarket. Sometimes yes. Sometimes no. They have signs on the shelf that tell you price per pound. Compare!

• **Store brands are perfectly good** – Buy the store brand. They are often times canned or boxed by the same company that does the name brands. And they are much cheaper. Two pounds of store brand fig bars: $2.49; two pounds of Fig Newtons: over $7.

• **Bigger is not always better** – They would like us to believe that if we buy more that it will be cheaper. This is not always the case. Found at a superstore: cereal was 8 cents per pound cheaper in the 14 oz. box vs. the 20 oz. box. Again, look at the price per pound as marked on the shelf.

• **Compare the price of organics** – You might expect to pay more for organic food, but that is not always the case. Many times they can be the same price or cheaper and if so, why not avoid all the chemicals?

• **Tricky!** – Companies pay the grocery stores more to put their food at eye-level hoping that you will reach for their brand first. They charge you more to make up the difference. Look high and look low for better prices.

• **Big display does not equal big savings** – Don’t be fooled by end caps and big displays. Just because they have a big display doesn’t mean they’re a bargain...and it’s usually something you don’t need. They are encouraging you to make an impulse buy.

• **Put your hands in your pockets at the checkout** – A 20 oz. soda at the checkout may be a $1.29...virtually they same price a 2 liter bottle in the back of the store.

• **Use coupons wisely** – Use coupons, but use them wisely. Coupons don’t save you money if you use them to buy things that you normally wouldn’t

A Note from Jim Maltz
• **Consider a savings card** – Many grocery and convenience stores offer loyalty cards today. It’s a little card that is scanned at the checkout and discounts are applied automatically. Eighty-seven percent of all loyalty card holders for grocery stores are satisfied with their savings. You can save upwards of $6 a trip with loyalty cards.

• **If you sign up for a loyalty card, check on their privacy policy** – Many stores allow you to get the card without disclosing personal information if you ask. Be aware, however, that if you use your credit card at any store your name is linked to your purchases anyway. Big Brother is everywhere!

According to consumer magazines, you are very capable of saving between $20 and $40 on a grocery bill of about $140. Multiply that by 52 weeks and you get somewhere between $1,000 and $2,000 per year.

Another place to save thousands of dollars per year is to eliminate the hidden fees in mutual funds and variable annuities. A study done in 2004 by Wake Forest University and the University of Florida concluded that the 30 largest mutual fund families are charging their investors 43% more on their funds than they are reporting to their investors.

On a typical $100,000 account that would add up to about $2,791 per year that an investor would pay...most of which they have no idea is being sucked out of the mutual fund or variable annuity by the company!

If you have mutual funds or variable annuities on which you would like to have a detailed analysis of fund charges, hidden or not, please give us a call. We are set up to generate these reports for you and would be happy to do it. If you have friends that would like a report on their funds or annuities, we would be happy to do it for them as well if they tell us that they know you. This is a service that we do only for friends of Canton Financial.

Hope all is well and please call if you need anything!

Sincerely,

Jim Maltz  
*Certified Senior Advisor*
EXHIBIT 10
Why Does My Bond Keep Changing Values?

It can sometimes be confusing when you look at your statements and you see what you thought were guaranteed investments, BONDS, moving up and down in value. Why do they do that? There are really two factors that affect the value of a bond:

- A change in it’s rating or safety
- A change in interest rates

Either one of these things can significantly affect the value of your bonds or bond mutual funds. However, if they ever work in concert, you can sometimes see as much volatility as the stock market experiences.

Ratings

There are two major rating agencies, Moody’s and Standard and Poor’s. These ratings help investors determine an issuer’s ability to make the required annual interest payments and to repay the principal when it comes due.

Standard and Poor’s rates bonds AAA to D, and Moody’s rates them AAA to C. As you would suspect, the further down the alphabet you go the higher the risk. Higher risk means lower value.

That does not mean that the bond issuer may reduce the interest rate on the bonds that you already hold. If you bought it at 6%, you will continue to get 6%. However, the bond rating can and does change after you acquire a bond, so make sure you keep aware of any bond rating change.

What do higher interest rates mean?

Interest rates can also affect bond values, though it will not affect investors that hold bonds to maturity. If however you have bought a bond or a bond mutual fund that has bonds with maturities 5 years or over, you can experience severe liquidity problems if interest rates go up.

For example, if you own a bond paying 5% and interest rates go up to 6% you may see your bond or bond fund go down by up to 15%! That would cause severe liquidity problems. You may not want to liquidate a bond or bond fund if it is going to cause you a 15% loss.

If you had a $10,000 bond @ 5%, it would pay you $500. If interest rates went up by just 1% new bond purchasers could buy a $10,000 bond @ 6% for an income of $600. They would not want your bond because it did not pay enough. In order to determine approximately what your bond would be worth, you would divide the old income by the new interest:

\[
\text{500 divided by 0.06 = $8,333 (or more than a 15% loss)}
\]

Now, if interest rates go up just 1%, or if they go up more, the decrease would be even
more drastic.

In retirement, we never want to tie our money up for long periods of time. Interest rates are lower now than they have been in four decades. As interest rates go up it could effectively make our bonds very illiquid.

The length to which a bond matures greatly affects the volatility of the bond. A short term, or bond with 1 to 3 years left to maturity, is not affected nearly as much as a bond with 15 years or more to maturity. If we purchase a bond that does not mature until 2020 that could be 15 years of illiquidity since we are near 40 year lows for interest rates. It is generally felt that interest rates are going to go up.

If interest rates do go up it would affect a 15 year bond for the next 15 years. As an example, if CD’s go from just 3% to 5% interest in that time we may have to take up to a 25% loss to get our money out early. And 15 years means 15 years. If interest rates go up before we pass away, neither our spouses nor our children will be able to cash the bond without a loss.

You should be aware of all aspects of your bond or bond mutual fund not just at the time of investment but continually. Things that affect bonds can change very rapidly and you must make sure that you are up to date on your portfolio and the changes that are occurring with it.

If you have any questions on your bonds or bond funds, please feel free to give me a call and I would be happy to answer any questions that you may have at that time. You can reach my office at 781 575-1300.

Sincerely,

James D. Maltz
Certified Senior Advisor

ENJOY THE SUMMER MONTHS
AGENDA

Documents EVERYONE Should Have:

Will
Living Will
Health Care Proxy
Durable Power of Attorney
Letter of Instruction

Other Documents to Consider:

Revocable Living Trust
Credit Shelter Trust
Charitable Remainder Trust
Supplemental (Special) Needs Trust
Pre-paid Funeral Planning
End-of-Life Planning

Safeguarding Assets From...

Health Issues
Catastrophic Illness
Nursing Homes
Death

Why People Don’t Plan

James D. Maltz, Senior Planning Specialist, works with seniors and their issues. He is a frequent speaker to Boston Senior Citizen groups, hospitals, area Councils on Aging, as well as social and professional organizations. He can be reached with your questions at CONSUMER EDUCATIONAL SERVICES, INC., 781-575-1344, 399 Neponset Street, Suite 212, Canton, MA 02021, Email: Education.ser@aol.com
EXHIBIT 12
"Keep Their Hands Off Your Piece of the Pie"

Get the latest UPDATE on the new tax code, federal and state guidelines on possibly protecting your money from nursing home costs and strategies to help protect your money from possible losses due to continued stock market volatility!

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<th>THURSDAY</th>
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<tr>
<td>April 28, 2005</td>
<td>May 3, 2005</td>
<td>Nicks Restaurant</td>
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<td>10 a.m. to 12 p.m.</td>
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<td>399 Neponset Street</td>
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<td>Canton, MA 02021</td>
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Join us for important information and Light Refreshments following the workshop. Seating is limited. Call and reserve your seats today! **Advisors, Agents, Brokers and other industry professionals will be charged a $1,000.00 education fee.**

**TOPICS TO BE DISCUSSED:**
- Ways to utilize current tax codes to MINIMIZE taxes, LEGALLY!
- Ways to reduce taxes on your Social Security.
- Ways to remove money from IRAs and 401(k)s without increasing your taxes.
- Ways to bypass probate with your investments without expensive trusts!
- The 9 SECRETS your financial advisor doesn’t want you to know!
- Ways to tell if you’re paying UNNECESSARY FEES on your IRAs.
- Ways to protect your principal without sacrificing your return.
- The 10 things your Long Term Care insurance person doesn’t want you to know.
- Strategies to set up your assets to decrease the probability of running out of money.

There are Federal Laws that may enable you to avoid paying thousands of dollars out of your pocket for taxes, probate and nursing home costs. The government will NOT notify you of your eligibility. You must find out for yourself.

These workshops will be presented by **Jim Maltz, CSA (Certified Senior Advisor.)** Jim is the Principal of Canton Financial and has been helping seniors for over 20 years. He has co-authored a book and written numerous articles on senior issues for both local and national publications. Jim is a member of the Boston Estate Planning Council, National Association of Insurance and Financial Advisors, National Council on Aging, Society of Financial Service Professionals, and the Society of Certified Senior Advisors.

Call Now For Your Reservations (Seating Is Limited To 50 People)
800–766–3514 (24 hours)
EXHIBIT 13
WHAT MY WEALTHY CLIENTS REALLY WANT

By James D. Maltz

I find people who have a lot of money are more concerned about keeping it than they are about maximizing their performance. They want a long term relationship, security, and preservation of capital. I understand what my clients want. I look for three areas of main concern:

Their primary product or service interest.
Their main reason for wanting that product or service.
Their expected emotional payoff. What my clients really want is a positive feeling or emotional state.

What Wealthy Investors Want

Portfolio Management
One of the most attractive services I can communicate to my wealthy clients is asset allocation and portfolio management. The emotional payoff they seek from these services help them reduce their stress, increase the feeling of financial security and give them the comfort of knowing that a professional is taking the responsibility of managing it all for them.

Tax Planning
The benefits my clients seek are tax reduction and more income or net worth. I can give them a feeling of fairness.

Financial Planning
The benefits my clients want are clearly defined goals and a blueprint for achieving them.

Estate Planning
Often in the estate planning arena, leaving money to the children is not as high a priority to my clients as leaving a legacy for the grandchildren or endowing a worthy cause. The feeling of control, love for their family and, if they give to a worthy cause, the feeling that their life has had significance and meaning is very important.

Increase Net Worth
My clients benefit by winning the money game and the emotional payoff is feeling that they are increasing their financial security and that they made the right decision to work with me.

Plan for a Secure Retirement
A huge fear of wealthy Americans is becoming dependent on their children or on the state. My clients know that they will have a secure retirement. My clients receive emotional comfort of knowing that they can maintain their financial independence.
Provide Investments That Fight Inflation

My clients want to make sure that my strategies and recommendations will protect them from inflation. The benefit is to maintain their buying power and their payoff is the feeling of financial security and maintaining their financial independence.

Simplify Everything

The simpler I make my recommendations, the more value my clients receive and perceive. They feel in control and have reduce the stress from complexity and information overload.

Education to Avoid Mistakes

When I educate my clients to become prudent, long term investors, I’m doing them a huge service and I’ll help them achieve two of their primary benefits: avoiding mistakes and losing money. They feel in control and have little anxiety from buying high and selling low.

Adding Value That My Clients Want

They want a long term relationship with an expert, trustworthy financial advisor who understands their goals, empathizes with their problems and helps them get what they want.

I design a personal program that will meet their risk tolerance, their time horizon and their specific goals. I help them reduce their taxes and increase their net worth. I explain that my strategies won’t necessarily beat the market – but they’ll help achieve (or maintain) financial independence.

I tell them I’ll help them fight inflation and leave a legacy for their children and grandchildren, as well as their pet causes.

James D. Maltz works with seniors and their issues. He is a frequent speaker to Boston Senior Citizen groups, hospitals, area councils on aging, as well as social and professional organizations. He can be reached with your questions at CANTON FINANCIAL, 781-575-1300, 399 Neponset Street, Suite 212, Canton, MA 02021.
March 21, 2007

Dear [Name],

It was nice meeting with you and your son [Name] at your home yesterday afternoon, to discuss and review both of your specific issues and concerns. I hope you found our time together to be of value.

I understand from our time together, that your major concerns are getting into senior housing, not running out of money and making sure you are in the right investments.

The first thing I recommend to all my clients is that they have the proper legal documents in place. In your situation, these should include an updated will, living will and health care proxy. These documents are the foundations for all financial planning. [Name] had his lawyer put together a will and health care proxy for you back in 2004 and the health care proxy did include terminal illness wishes.

You are probably in much better financial shape than you realize. You have a house in [Address] worth about $150,000, an IRA worth about $100,000 and mutual funds worth about $50,000. In addition, you have currently have about $30,000 in the bank, a monthly pension check for $3,000 and monthly Social Security income of about $5,000.

As I mentioned at our meeting, it is important for you to be concerned with the conservation, preservation and distribution of your assets, rather than trying to accumulate more, while risking what you have. Your IRA and mutual funds are set for growth with too much risk and we need to reposition them to vehicles where you can not lose any money.

Some of the areas I can assist you in are:

- Assisting you in obtaining the proper legal documents for your situation (most already done)
- Proper distribution of your assets, in the event of an incapacity or death
- Conserving and preserving your existing assets, while maintaining control
- Reviewing proper ownership and beneficiary information on all assets and making necessary changes
- Repositioning your IRA and mutual funds to prevent future losses
- Giving you a monthly income stream when you move into senior housing to cover your expenses
- Helping you with lowering the costs of your prescription drugs
- Paying off your high interest credit cards
- Encouraging you to enjoy yourself at this stage of your life without financial worry.
my main concerns for you at this time are moving your IRA and mutual fund accounts to safe places where you cannot lose any money. I would also like to see you pay off your credit cards which are at 9.90 and 16.25% interest. You should think about repositioning some of the money in the bank to get higher interest rates and we need to set your assets up properly to avoid probate, excess taxes and legal fees.

I made phone calls yesterday for paperwork to change beneficiaries to be fair to both Jean and John and have things bypass probate. I called Travelers Life and Annuity Corporation this morning and the $2,000 annuity you received from Timex has been paying you $25.34 (check going into Sovereign Bank) and will continue for the rest of your life.

I look forward to the opportunity to be of service to you and in having a long-lasting, professional relationship similar to the one I enjoy with your niece. I know that you will be happy with the results of my efforts.

When you receive the paperwork give my office a call to set up another meeting with yourself and I to proceed.

Very truly yours,

James D. Maltz
Registered Financial Consultant
Senior Financial Planner

JDM/co'd

cc: