

# THE STRATEGIC ROAD MAP

Personalized directions to reach your desired destination



FROM  
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## DID YOU KNOW?

Our Financial Planning Classes for women that we started this year have had great attendance and feedback, so we will be continuing those classes in 2011. The classes cover budgeting, savings, dollar cost averaging, market basics, asset allocation, asset protection, online finances, and tips for avoiding fraud. We alternate each quarter from lunch time (11:30-1:00) to evening (6:00-7:30.) Each attendee receives a CD with all of the materials covered, a budget template, and our Survivor's Resource Guide. Our first class will be in the evening on January 13 at Pane Rustica on MacDill. Space is limited so please RSVP to Sharen at - Sharen@cascade-inc.com or (813) 288-8600.

Want to invite a friend, colleague, or family member? Please do, we would be delighted to have you introduce Cascade to someone who is important to you.

Can't make the January 13th event, mark your calendar to join us on one of our other planned dates; April 19th for lunch, September 15th in the evening and then October 18th for lunch.

**TO RSVP, PLEASE CALL SHAREN AT (813) 288-8600.**

## CLIENT FOCUS



Our deliverable this quarter will be to review your tax situation as it relates to your portfolio and your personal or business situation. There has been much talk about the current tax situation and what changes will occur in January 2011 if Congress does not extend the "Bush tax cuts." It is likely they will extend the tax cuts for those

individual with incomes under \$200,000 for an individual and \$250,000 for a married couple. However, if they don't we would be facing a higher capital gains rate; long term capital gains are currently taxed at 15%, and would increase to 20%. The marginal tax rates would bump from 10%, 25%, 28%, 33% and 35% to 15%, 28%, 31%, 36%, and 39.6%. Qualified dividends would no longer receive the preferential tax treatment at 15%, and would instead be taxed at income rates of up to 39.6%. We will discuss strategies for higher taxes; realizing losses you may have, ROTH conversion of your traditional IRA or SEP, and accelerating gains or resetting your tax basis. We are in an unprecedented state of flux and will want to have a plan of action for your portfolio to take advantage of any changes.

Several economists suggest that if the tax cuts do sunset, this could have a drag on GDP of around .9%, force the fed to leave the fed funds rate at 0% for an additional extended period and increase unemployment in a somewhat tentative recovery. It appears an extension of the tax cuts for at least two years will give the US economy the best chance of near term growth. **(Macro Advisers on Expiration of EGTRRA/JGTRRA [www.econbrowser.com](http://www.econbrowser.com))**

## COMPANY NEWS

- Please mark your calendar to join us for a holiday wine tasting on December 2nd at Vintage Wine on Henderson Blvd.
- Cynthia was voted on to the Florida Blood Services Foundation Board on September 16th, and will serve on the Finance and Marketing Committees.
- Transamerica released a new white paper "Wall Street Reform and The American Public," breaking down several of the components of the Dodd-Frank Wall Street Reform and Consumer Protection Act, please e-mail us for a copy.
- In April, we started a new monthly newsletter. It was sent to everyone on our current mailing list, so if you did not receive it, please let us know.
- Each quarter, Cascade's CEO Dave Turner writes a letter to clients, and it is now available on our website under the communications tab. [www.cascade-inc.com](http://www.cascade-inc.com)