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# THE WealthWATCH<sup>SM</sup>

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## Reflections for the New Year by James S. Lineweaver

I hope this newsletter finds you rejoicing from a happy holiday season. About this time each year I try to look back over the past year and reflect on accomplishments, time I spent with my family and friends, the memories that were created and mistakes that I may have made, so that I can learn from them and not repeat them in the future. Although the end of 2009 was especially difficult with the passing of my father-in-law, it allowed me to spend some great quality time with my family to help keep life in perspective. Sometimes I get so caught up in the all the day-to-day operations of the business that it is easy to lose sight of what is really important in life.

The market turbulence over the last few years hasn't helped. Although in 2008 we witnessed the worst-performing market since the great Depression, 2009 had its own challenges. These ranged from a new President, to the market lows of 6,440 on March 9th, to 140 bank failures, record unemployment, the largest number of personal bankruptcies on record, and the largest deficit ever of \$1.4 trillion.

If the S&P 500 closes the year around 1,100, it will represent the worst decade ever for the stock index! Over the last several years we have helped our clients through downsizing, disabilities, divorce and death. But I am constantly reminded to look at the glass 1/2 full instead of 1/2 empty. We also helped many of our clients put their kids through college, buy their dream home(s), retire comfortably, and take trips around the world!

Many people I talk to try to gauge their success by the growth of their business, their annual income, the size of their portfolio or some other monetary possessions. I think life actually has much more to offer and requires a good balance. I recently read a book, called "Shut Up, Stop Whining and Get a Life" by Larry Winget that had a lot of great suggestions about life and ended with a simple test to measure our success:

Am I happy?

Am I healthy?

Am I serving?

Am I loving?

Am I learning?

Am I having fun?

Am I doing something I enjoy?

Am I prosperous?

If you can answer yes to all these questions then it says you truly are successful! If not, you may be able to add the "no's" to your New Year's resolutions!

With 2009 behind us, things are looking a little brighter. Interest rates remain low, inflation is in check, and some (but not all) of the stimulus package seems to be gaining traction in the economy. In 2010 we will continue with our cautious stance and we strongly believe Americans will once again prevail. We are here for you, and remember at most we are just a phone call away!



Jim Lineweaver  
President and Founder

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## Holiday Charity

Every year during the holidays, the staff at Lineweaver Financial Group likes to make an extra effort to support our local community. During these difficult economic times, so many people need help. We decided to do our own Pantry Drive and collected food and money for the St. Augustine Hunger Center. They are providing food for more families than ever before and were so grateful for our donations.



## Lineweaver Council for the Arts & The World of Etienne

Jim Lineweaver kicked off the inaugural season of Lineweaver Council for the Arts with the opening of the showing of a specially prepared group of works of Errol Etienne, an internationally acclaimed watercolorist specializing in landscapes, flora and fauna. In addition to 34 pieces hanging on the walls of the Lineweaver WealthWatch Center, Etienne's works grace the walls of galleries, museums, and collections in over 15 countries. Errol developed a very interesting ex-

hibit within the exhibit called "The Day in the Life" so that people could see how he creates his work.

The Lineweaver Council for the Arts has a two pronged goal; to increase the importance of arts in the community, and to fuel fundraising to give back to the community at large. Twenty percent of all proceeds from the sale of art will be donated to Rainbow Babies and Children's Hospital. **The World of Etienne** exhibit contin-

ues into 2010. If you would like information on upcoming showings please call Karen Roman.

The World of Etienne exhibit is open to other organizations so that they can use the art work as an additional feature of the organization's gathering, and use the WealthWatch Center as the venue. If you are involved in an organization that would be interested in hosting a gathering in conjunction with **The World of Etienne**, give Karen a call.



## WealthWatch<sup>SM</sup> Educational Programs

News about the economy certainly has many people concerned, and the best way to alleviate those concerns is to get good, up to date information. The introduction of our WealthWatch Educational Seminars couldn't have started at a more opportune time, and going into our 3<sup>rd</sup> year the list of topics continues to grow. Not sure how a trust could benefit your family? Attend that seminar. Confused about tax changes? Join us for that session. Interested in timely health tips? Yes, we have had a couple of seminars on your health.

More and more clients have been taking advantage of our easy to understand informative seminars on a variety of timely topics held in the WealthWatch Center. Not only have these seminars been helpful in keeping our clients informed, we've also had a great response from our clients' guests.

Included with this newsletter, is a separate listing of the next three topics in our series. Not only will you get the opportunity to attend these concise and informative programs, you will also benefit from the lively question and answer sessions that follow each seminar. As

Jim is known to say, "If you have questions, we have answers!"

We feel it is our obligation to keep our clients informed, and this is just one more way we reach out to you. We know of no other financial planning practice in Northeast Ohio that is reaching out to their clients in this manner. Take advantage of our knowledge and insight. Call today to reserve seats for you and a friend at one of our upcoming seminars. Each seminar is preceded with a social gathering with a variety of beverages and hors d'œuvres.

## LFG Tax Service LLC

It won't be long until you receive your 2009 IRS Form 1040 in the mail, in addition to all of the other forms, you will need to prepare your tax returns. Three years ago, we added tax preparation to the services we provide our clients, and so many of you have told us they like having their tax returns prepared by us due to the simplicity of the process, and the knowledge that all of their financial affairs are being coordinated under one roof.

For those of you who didn't attend our educational programs on tax planning, let me summarize that program- it isn't getting any easier! The tax code gets more complex each year; and if you are not fully versed on all code changes, you could be making costly mistakes.

Our tax service is being headed by Dave Kirek, a CPA with over 30 years of experience. Dave is a graduate of

The Ohio State University, and received his MBA from Baldwin Wallace. Dave is a member of the Ohio Society of CPAs and the American Institute of CPAs.

Tax services begin in February in our Valley View and Mentor offices. Call today to schedule an appointment or make arrangements to deliver your materials for Dave to complete your 2009 return.

## Radiothon

Lineweaver Financial Group was a Change Gang Leader Sponsor of the WDOK / Rainbow Radiothon that benefited Rainbow Babies & Children's Hospital. We also had the privilege of manning the phones for the Radiothon on November 12<sup>th</sup> in the lobby of the hospital. Our entire staff answered phones and accepted donations. We helped raise over \$325,000 to benefit the hospital!

Special thanks to many of our clients who also supported our efforts. Did you visit our office in the fall months? Part of our fundraising included a Candy Guess. We had a glass jar filled with fall candy; and for a small donation to Rainbow, you could make a guess as to the number of candies in the jar. Patricia Nantz won with the closest guess of 234 to the actual number of 236. Thanks to all who played and supported Rainbow Babies & Children's Hospital.

