

# FINANCIAL SECURITY PLANNING SERVICES, INC. <sup>SM</sup>



Financial Security Planning Services, Inc.

January 2013

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## Did You Know?

The cost of sending a letter in the United States will go up by a penny on January 27th.

**Tip:** You can still buy **Forever Stamps** for 45 cents until the price increases on the 27th. As the name implies, they are always valid, even after stamp prices rise.



Also, the Post Office will be offering 'Forever Global Stamps' for \$1.10. These stamps can be

Part of my New Year's resolution is to continue to work hard to help maintain the financial strength of our clients. I am excited about sharing a number of upcoming developments with you. One of my goals is to connect more frequently with you in 2013, to provide important financial information, and to update you on the changes I am making within the firm that will allow us to serve you better.

I wish you and your family a happy, healthy and successful 2013.

Very truly yours,  
Paul

## Welcome Norine Castro

Part of our firm's strategic plan includes growing and investing in more professional staff. Aside from the continued support of long-time assistant Linda Lam, I'd like to introduce you to the newest member of our team, Norine Castro. Norine has over 20 years of experience in the financial industry, predominantly in the fields of insurance and real estate.



Norine offers a blend of sincerity, knowledge and professionalism in serving clients. Her communication skills and a "client first" mentality enables her to provide superior client service.

Norine has been a Marin resident for over 25 years. She is married and has two daughters who are graduates of St. Mary's College and UC Santa Barbara. Norine enjoys hiking, soccer, running with her Australian Shepherd dog, volunteering, spending time with family and friends, and enjoying a good laugh.

## And Meet Ruby too!



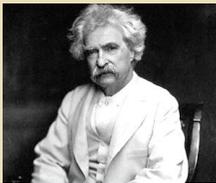
If you've called the office recently, you were probably greeted by 'Ruby'. While Ruby isn't situated in our offices, she is definitely a new and integral part of our team.

Ruby is a bright and cheerful team of virtual receptionists. From their studio in Portland, Oregon, they initially handle our calls so we can

used to mail postage anywhere in the world.

**Timely Words**  
by Mark Twain

"October. This is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August and February."



Mark Twain

**Staying in Contact**



Please contact me if you have any questions.

[Email](#)  
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415.927.2555

*Delivering financial confidence since 1992*

 Forward to a Friend

better serve you. If we are out of the office or in a client meeting, you are still able to speak with a real person - not an answering machine. Ruby knows how to reach us if you have an immediate need to talk with us, and



will make sure we know why you have called.

If you'd like to know more about this virtual receptionist team, you can also [visit their website](#).

**Fiscal Cliff Averted: Details of the Deal**

By The Associated Press

Unless you were on vacation in a remote location with no access to media of any kind, I am sure you know that the Fiscal Cliff was averted last week when Congress passed a bill at the last hour. This is no longer breaking news. But the following article provides a good summary of some of the key points of the bill and the significance to its passage. You may find it a good resource.

[Click here for the full article.](#)

I want to assure you that my staff and I will continue to help our clients with financial matters. When changes occur in one's financial situation, in legislation or in the financial markets - whether caused by monumental events such as the Fiscal Cliff, or more routine developments - we remain available to work diligently on your behalf. As always, contact me if you have any questions or concerns.

Sincerely, Paul

Your friend can join our  
mailing list too!

[Join Our Mailing List!](#)

Paul S. Bonapart, JD, RFC, AIF®, President

Financial Security Planning Services, Inc.  
520 Tamalpais Dr, Suites 103 & 104  
Corte Madera, CA 94925  
CA Insurance License No. 0808412

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Financial Security Planning Services, Inc. | 520 Tamalpais Drive, Suites 103 & 104 | Corte Madera | CA | 94925