

# FINANCIAL SECURITY PLANNING SERVICES, INC. SM



Financial Security Planning Services , Inc.

April 2013

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It is a busy time of year with the tax deadline looming. We all know we need to file our tax returns (or an extension) but also remember, IRA and other retirement plan contributions for 2012 need to be postmarked on or before April 15th as well.

Very truly yours,  
Paul

## The Rite of a Taxpayer

With 'Tax Day' fast approaching, we thought you might enjoy reading [Norman Tepley's letter to the editor](#) on how his family viewed paying taxes.

**To the NYTimes Editor:**  
My father, who came to this country in 1906, was a successful dentist when my brother and I were children in the early 1940s.

Two weeks before taxes were due, he worked happily late into every night calculating his taxes. When he finished, he called Mom, my brother and me into the room to see the check he had just written. "This is what we pay to live in a great country," he explained proudly every single year.

We then piled into Dad's 1937 Buick and drove the 1040 and check to the post office.

## We've Updated our Website

If you've been on our website lately you may have noticed that it looks a little different. We've recently updated its design to make it easier for you to navigate. And we are continuing to update the content to keep you up-to-date on the economy, markets, your portfolios and our firm. Feel free to visit [our home page](#) any time - and click around to discover what is available.

### A Few Website Features...

## MARKET UPDATES & COMMENTARY

### Market Updates

You can find weekly and monthly updates plus a video on Market Thoughts on our home page.

### Market Updates

- [Market Thoughts \(video\)](#)
- [Weekly Update](#)
- [Monthly Update](#)

Last Updated: 04/08/13



My brother and I played word games with Dad on the way for the privilege of being the one to drop the envelope into the mail slot. On the way home, we always stopped for ice cream.

**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 Paul](#)

**Monthly Market Commentary**  
Commonwealth's monthly market commentary can be found under the "Market Commentary" tab in the menu bar on our site as show in the image to the right.

If you want previous reports, they are archived on our site too!

You can access the commentary by clicking on the links below.

- [Current Commentary](#)
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**INTERESTING AND INFORMATIVE ARTICLES**

Updated frequently, you can find feature articles on financial topics on our home page in the box. The current article, [Preparing for Medicare Enrollment](#) provides some steps to take before you turn 65 to help ensure that you make the best Medicare choices. You'll find these articles on our home page in the box pictured below. Click on this image to access the full article.

**Most Recent Article**

*Preparing for Medicare Enrollment:* To help ensure that you make the best Medicare choices, here are some steps to take before you turn 65.

[View the Featured Article](#)

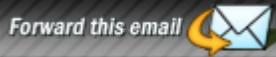
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**OUR FINANCIAL PLANNING PROCESS**

Financial planning has many moving pieces and sometimes it can be confusing or overwhelming. So that you are comfortable with each area, we've created a page breach the six main areas that should be in any sound financial plan. And while not every area is online yet, we are working hard to get everything updated.



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