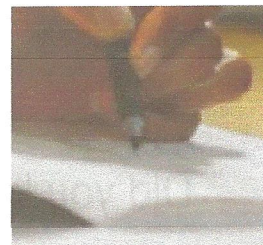


LPL Financial
Eric Wasson, CFP®
CERTIFIED FINANCIAL PLANNER™
Member FINRA/SIPC



As the Holiday Season is upon us, I find myself reflecting on the past year and on those who have helped to shape my business in a most significant way. I value my relationship with you and look forward to working with you in the year to come. I wish you a very happy Holiday Season and a New Year filled with peace and prosperity.

I would like to thank everyone who submitted answers to our question last month. The winner of the drawing for the November newsletter question is (not yet drawn). Congratulations, xxx!

This months drawing will be for a \$25 gift certificate to Harvey's Bakery in Dover. And the question is...

What is the main reason a person might not report that they have been the victim of a scam? [Click here](#) to submit your answer by email. Good luck!



Aztec Financial Group
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Interesting Facts!

Did you know? "Jingle Bells" was originally written as a Thanksgiving song.

Back in 1850 or 1851, James Lord Pierpont (uncle to banker J. P. Morgan) was perhaps enjoying a little holiday cheer at the Simpson Tavern in Medford, Massachusetts, when Medford's famous sleigh races to neighboring Malden Square inspired him to write a tune. The story goes that Pierpont picked out the song on the piano belonging to the owner of the boarding house attached to the tavern because he wanted something to play for Thanksgiving at his Sunday school class in Boston. The resulting song wasn't just a hit with the kids; adults loved it so much that the lyrics to "One Horse Open Sleigh" were altered slightly and used for Christmas. The song was published in 1857, when Pierpont was working at a Unitarian Church in Savannah, Georgia.

Local Events!

Dollar Deal Nights at The Children's Museum In Dover. The first Friday of every month during the school year from 5:30 to 8:00. For information on this and other events at the Children's

Museum go to: <http://www.childrens-museum.org/cmnh2010/default.aspx>

Rochester Tree Lighting: December 6th, 5:30 to 6:30 in Central Square.

Rochester Holiday Parade: December 8th beginning at 3:00pm. For more information on these and other events in Rochester go to: <http://www.rochesternh.org/index.asp>

Dover 4th Annual Festival of Trees: December 6th, 5:00 to 8:00 at Dover Town Hall. For information on this and other holiday events in Dover go to: <http://dovernh.chambermaster.com/events/calendarcategid/3>

First Night in New Hampshire: Here are links to two of the towns in New Hampshire that are having First Night activities: <http://www.proportsmouth.org/firstnight.cfm>
<http://firstnight.wolfeboro.net/>

These websites are provided to you for informational purposes. We are not responsible for the website content

Older Americans Targets of Financial Fraud

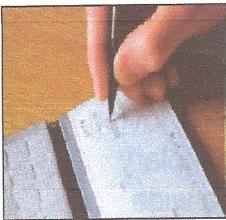


America's senior generation grew up in a different world. Earlier decades of the twentieth century were governed by courtesy, good manners, loving one's neighbor as oneself, and trust in one's fellow man. Today, these exemplary standards of conduct are getting seniors into trouble. Con artists, offering a wide variety of too-good-to-be-true investment "deals," are banking on the willingness of older Americans to seal their shady scams with the proverbial handshake. Unfortunately, many seniors today are finding themselves in financial tight spots, making them more inclined to jump at the chance to "double" their money.

With today's multitude of contact options, ranging from the phone to the Internet, scammers have virtually an unlimited number of "ins" when targeting victims. Common scams include e-mailed chain letters that are not only illegal, but also promise a pyramid of payoffs that always fall apart once the victim has bought into the system. Another common scam is one in which a Nigerian prince, doctor, or chief e-mails the victim and claims to need assistance transferring his riches to an American bank account. The victim is promised as much as 30% of the transferred millions and is asked to pay the perpetrator a fee to prove his or her honesty.

Fake charities are another common scam method. Kind-hearted donors are swindled into becoming victims by paying ridiculous sums to a cause that only benefits a con. Phone calls and paper mail are often used to offer individuals the chance to "win" the lottery or claim a sweepstakes prize. In the end, these supposed winnings only end up causing financial loss and heartache. Topping off all of these scams are fraudulent investment opportunities wherein the victim is promised fantastic returns on capital from "lucrative" oil and gas leases, penny stocks, rare coins and metals, etc. The list is endless.

Too often, these scams go unreported because of the shame victims experience once they realize they have been had. And that's just what scammers are banking on. The FINRA Investor Education Foundation teamed up with WISE Senior Services and the AARP to study this growing crime in a report entitled, "Off the Hook Again: Understanding Why the Elderly Are Victimized by Economic Fraud Crimes." Several discoveries were made, including the typical psychological tactics cons use. These tactics increase cons' success rates and decrease the chances of them being reported. Victims may be led to believe that their only option is the one being presented in the scam, or the scammer may befriend the victim knowing full well that people are less inclined to ask friends hard-hitting questions. Another ploy is a request for help from the scammer tapping into the victim's pity. Or the scammer may claim famous investors, like Donald Trump, are also buying into the property, or the product is in such high demand and so rare that the victim is lucky to have even heard about it in the first place.



Con artists may also use their assumed authority roles to coerce victims into letting the con make the decision for them; offer no-risk, guaranteed results; intimidate the victim by playing on his or her fears; or procure more and more payments by telling victims they are committed to the investment and must continue to invest in order to not lose the sums they have already paid.

On paper, these tactics might sound entirely see-through. But in person, they are too often extremely effective. The FINRA study also revealed that fraud techniques are often tailored to the psychology of the individual. Financial education, alone, will not be enough to put an end to senior fraud, since one of the study's major findings indicated that senior fraud victims are more financially educated than non-victims and more willing to listen to sales pitches. In addition, victims are more likely to have experienced negative life events, such as job loss, divorce, or the death of a spouse.

Anyone approached with a "must-act-now" deal should take the time to walk away and do some research. Be skeptical, question why the offer is being made to you at that time, and contact the Better Business Bureau to learn more. Don't waste time listening to cold-call sales pitches, and make sure to get second opinions from friends and family before taking action on any hot deal. In the end, follow the golden rule of thumb. If it sounds too good to be true, it probably is.

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Estate Planning for Intellectual Property



If you are an inventor, author, artist, or owner of a closely held business, you may have already taken steps to ensure the protection of your intellectual property rights. Business ideas, visual art, published or unpublished literary and musical works, inventions, computer programs, and designs of clothing and architecture can be protected by law through copyrights, patents, and trademarks. These valuable assets also need to be carefully considered when planning your estate, so that they are transferred to your heirs according to your wishes upon your death.

Issues and Concerns

Intellectual property is a unique asset in that it is an expression of an individual's knowledge and ideas. While not simply a thought itself, intellectual property is an intangible asset that is the direct result of work or trade. Just as no two individuals think alike, each estate owning intellectual property must be handled differently. This area of estate planning is continually evolving, particularly as intellectual "capital" continues to become a greater factor throughout commerce in general.

To begin, it is important to determine if the intellectual property can be passed down to heirs. Certain types of intellectual property may have inherent renewal or termination rights through copyrights, patents, and trademarks. This can create additional questions as to when intellectual property rights become part of the public domain. To address these concerns, some owners of intellectual property choose a specific executor to handle intellectual property issues in their estates. For example, an author may appoint a family member to oversee the general administration of his or her estate and a second fiduciary just to handle the posthumous publication of additional literary works.

The valuation of intellectual property also poses a challenge to estate planning. The Internal Revenue Service (IRS) offers guidelines for some, but not all, types of intellectual property. For instance, the valuation of literary work is based on the copyright's future earnings potential reduced to its present value. Theoretically, this valuation methodology may apply to other types of intellectual property, as well. However, the question may remain as to how far into the future the potential for earnings may exist. It may be possible to engage the services of a professional appraiser to help determine the current value of intellectual property and how future trends may affect this value. In this case, it is important to choose someone with special training and expertise in handling intellectual property.

Estate Taxation



The issue of estate taxation is one that affects anyone with substantial assets, regardless of the type of property that is included in his or her estate. However, intellectual property sometimes creates additional concerns. Just as an executor might be hard-pressed to sell a family vacation retreat solely for the purpose of raising cash for estate taxes, a best-selling author may be uncomfortable with the thought that after his or her death, the future publication rights to an unpublished work will be sold for a similar purpose. This feeling can be further multiplied if a large portion of an individual's assets is "intellectual" in nature.

Life insurance can play a pivotal role in keeping intellectual property in a decedent's family. A life insurance policy purchased and owned by an irrevocable life insurance trust (ILIT) (created for the benefit of the decedent's family) can provide cash at death to satisfy any estate tax obligations. This use of life insurance can help solidify the estate plan and secure the future rights and ownership of intellectual property in accordance with the wishes of the decedent.

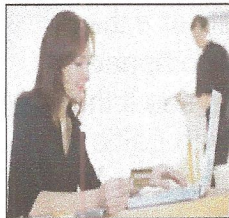
Also, the charitable giving of intellectual property may mitigate the effects of estate taxes. For gifts of intellectual property during the donor's lifetime, the charitable income tax deduction is generally insignificant, because such a deduction is based on cost basis rather than fair market value (FMV) at the time of the gift. However, the charitable bequest of intellectual property through a will may yield a better result. In this case, the estate of the decedent would receive a charitable contribution deduction against estate taxes based on the fair market value of the gift at death.

One Step at a Time

Estate planning for intangible assets such as intellectual property involves an array of complicated considerations. A basic understanding of the issues involved merely underscores the need for appropriate planning to help ensure the ultimate distribution of your assets according to your desired wishes. Be sure to consult your estate planning team, including financial, legal, and tax professionals.

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What's the Return on Your Marketing Investment?



Whether it takes the form of advertising campaigns, branding initiatives, or targeted networking, marketing is an integral part of any firm's business strategy. But, unlike other parts of a business plan, the results of marketing efforts can seem difficult to measure. Are new customers calling because of your marketing initiatives? If so, which initiative produced the most bang for your buck? Consider whether your current marketing activities were selected because there is clear evidence that they are effective, or simply because your competitors are doing the same thing.

Cost-Benefit Analysis

Given the costs associated with marketing-and the risk of losing out on potential business when marketing is ineffective-your firm can hardly afford not to calculate the return on investment of your current marketing strategies. A cost-benefit analysis may, for example, reveal that your company is sinking money into a series of expensive ads generating little business, but a blog that costs nothing to operate is attracting high-profile clients.

Among the leading reasons why firms fail to measure their marketing efforts is the perception within the organization that measurement is too hard, too costly, and too time-consuming. It may be inaccurate to judge a particular marketing initiative or technique based on such amorphous targets. Just because one ad failed to produce the desired results does not mean another ad, or the same ad placed in different media outlets, would not produce better results. While the aggregate return on the annual investment in print advertisements will be a strong indicator of the usefulness of this approach, a closer examination of any changes in business activity immediately after a particular ad has been placed could yield some startling results. Only by carefully mining your marketing data will you discover exactly which approaches worked and in what particular contexts.

Measuring Results



Before launching each marketing initiative, define your objectives and consider how you will measure whether those goals were reached. If, for example, you place a series of ads online and in print, find out if the volume of phone calls or if the number of website hits increases immediately after the ads appear. If your company issues a press release, log any press inquiries, monitor the media outlets to see if the story receives coverage, and check for a noticeable increase in phone or web traffic after the stories appear. Be alert to any changes in business activity following less formal networking events, such as speeches or presentations.

A useful measurement tool is an intake system that surveys new or potential customers on how they came to contact your company. This information can be gathered when they first call your company, place an order, or log on to your website. For a more in-depth profile, ask existing clients to complete a market research/customer satisfaction survey, which can be sent out by mail with business reply envelopes.

Many businesses spend too little on marketing and even less on tracking the success of their marketing initiatives. These companies may, therefore, tend to underestimate the potential impact of marketing campaigns. By spending a bit of time and money assessing which approaches are working, you can better target your marketing budget expenditures and determine whether it makes sense to devote more-or less-resources than you have in the past to getting the word out about the products and services you offer.

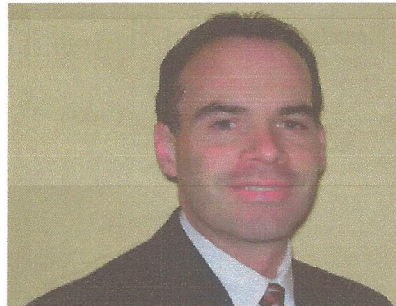
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