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## A Message from Kay

Dear Clients and Friends:

What a time for us as investors! Bad news and financial instability seem to be in never ending supply, and rays of sunshine through the gloomy skies seem to be few and far between. For our generation, the level of market volatility that we have seen as of late has, thank goodness, been extremely rare! In fact, we are experiencing an unprecedented shakeup of financial institutions that is literally changing the face of Wall Street. The housing market has turned from red hot to stone cold, and all too many loans are being defaulted. Among these and other factors, large financial institutions have suffered huge losses associated with very poor decisions. Pointing fingers and pondering the question of which came first the chicken or the egg, is now really not in the equation, rather, in my mind, it is how to manage what for many of us is quite frankly a very traumatic situation.

I am concerned and I know you are too. For us to be complacent at this point is to admit we aren't paying attention at all. Of course, the market performance has been bad and scary. The closer you are to retirement – or if you are taking income, you are even more concerned.

However, (you knew I would have a 'however,' didn't you??) – I am confident that the professionals we have chosen to manage our money are among some of the best that can be found. And you will remember, I (and all of us at Financial Development) have our money invested just as you do.

Let me remind you (as I remind myself) of the professionalism behind our invest-

ments. First and foremost I can honestly say that the investment organizations we have recommended over the years are all considered to be among the most reputable and well managed available. All of our funds are managed by – not one person, but by groups of people. These people, both in the U.S. and abroad, are well trained and have been managing money for many years; some as many as 30 or 40 years. There are younger folks involved, too, to bring in a more youthful perspective. There is constant communication among these professionals. Their goal is to help protect us, their investors, and to help provide returns that are favorable and relevant to the indices and their peer groups.

So far, they are ahead of their comparative groups ... still down, but not as much as they could be.

Additionally, we all have a tendency to become distracted by today's headlines and are always looking for a "better day" to invest. Please remember, although our country is presently undergoing what appears to be a very serious financial downturn, history has shown that we are a very resilient people. The timeless objectives and time-tested strategies of our investment partners have helped shareholders build their assets even if investments were made during prior market downturns. Please remember, you only lose

*(Continued on page 4)*

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# McCain & Obama: Tax Ideas

Tax cuts are a big issue in this year's election. Polls show a growing number of voters view the slumping economy as their top concern.

Both candidates lead off with easing of the tax laws and then follow up with how we will pay for the reductions. There are no free lunches, but promises of tax reduction bring votes.

### McCain's tax relief ideas include:

- Doubling personal exemption to \$7,000. This would remove many lower income families from the tax rolls.
- Repeal the Alternative Minimum Tax for individuals.
- Maintain the Bush tax cuts for all taxpayers that are scheduled to sunset after 2010 including:
  - Maximum 35% income tax rate.
  - Maximum 15% capital gains rate for most types of capital gains and qualified dividends.
- Permanently ease the estate tax, but not repeal it. He would like to cut the rate to 15% (currently starts at 45%) and increases the exemption to \$10 million.
- Require a 60% majority of both houses to pass a tax increase.
- Permanently ban taxes on internet access, e-mails and cell phones.
- Provide an alternative tax system with no itemized deductions, a much higher standard deduction and just 2 tax brackets. You would have an option to calculate your tax using either the new "simple" method or the same one you are currently using. You can choose the lower tax.
- Provide a \$2,500 tax credit for an individual (\$5,000 for a family) to buy health insurance on the open market.

### The major aspects of Obama's proposal are:

- A credit of up to \$500 per person (\$1,000 per couple) to offset the payroll tax (Social Security and Medicare) on the first \$8,100 of earned income.
- Seniors with incomes below \$50,000 would be exempt from federal income tax.
- Non-itemizers would get a 10% mortgage interest credit.
- The child and dependent care credit would rise from incomes below \$60,000.
- The income ceilings to get the savers' credit for voluntary retirement contributions (401(k), IRA, etc...) would jump to \$75,000 from \$53,000.
- College tuition credits and deductions would be replaced by a fully refundable tax credit of up to \$4,000 per student.
- Reform the Alternative Minimum Tax to no longer affect an undefined "middle class" (McCain wants to remove the AMT for everyone).
- Retain the Bush tax cuts for those under \$250,000 of income. Increase the top tax rate back to 39.6% for high incomes as well as eliminate the larger child credit and marriage penalty relief for upper incomes.
- Increase the top capital gains tax from 15% to 20% and again tax ordinary dividends at ordinary income rates rather than capital gains rates.
- Increase tax on corporations.

As you study these, and tax plans for other candidates, please remember these are not set in stone. The ideas must first pass both houses of Congress and then be signed into law before you can benefit from any promises.

## Thinking of Cracking Open Your Nest Egg? Think Again!

Gas prices, housing, rising education costs, joblessness, etc...times are tough. If you are feeling the heat and are tempted to tap into your 401(k) -- don't do it! Borrowing from your future is never a good idea. In nearly all cases, raiding your 401(k) today means you're losing future earnings and leaving a lot less for retirement.

If you take out a loan and don't repay according to the schedule, you could end up paying taxes on the balance of the loan AND an IRS early-withdrawal penalty if you are under 59 ½. Plans that allow

you to borrow from your account balance normally give you five years to repay at an interest rate that is one or two points above prime. The payments do go back into your retirement account, but the payments are made with after-tax money. You are replacing pre-tax savings with after-tax dollars. Once you are in retirement and you begin to take distributions, you must pay taxes AGAIN on that money. Finally, if you leave a job the loan will become due, and if you're laid off it could mean having to pay back a loan at a time when you need cash

the most.

There are more friendly ways to borrow money. Look at Home Equity Lines of Credit (HELOC), FHA mortgages, cash-value life insurance policies, or student loans and financial aid if you are educating children. Finally, know where you are spending your money and get creative about ways to cut back.

Remember, you can borrow money almost anything, but you'll have a hard time finding someone give you a loan for your retirement.

# Democracy in America

Over two centuries of our existence we have accomplished many amazing feats as we have continued to experience what my friend John Howland calls the “American Experiment.”

We have grown from a weak, thinly populated country clinging to the East Coast of North America to the strongest nation in the world. Our economy has transitioned from a primarily agrarian lifestyle to the largest, strongest overall economy in the world

The makeup of our population has changed from primarily white English background to the most diverse people in the world as we have welcomed people of all races and national origins to join in with us in our democratic experiment that is based on cornerstones of life, liberty and the pursuit of economic happiness. Despite all of our flaws, hordes of people want to immigrate into our land as compared to the trickle that makes the effort to leave. There can be no better sign of our greatness than this.

Before we become too thrilled with our success we need to look back at the history of democracies. About the time our original thirteen states adopted their new constitution in 1787, Alexander Tyler, a Scottish history professor at the University of Edinburgh, had this to say about the fall of the Athenian Republic some 2000 years earlier:

“A democracy is always temporary in nature; it simply cannot exist as a permanent form of government.

“A democracy will continue to exist up until the time that voters discover they can vote themselves generous gifts from the public treasury.

“From that moment on, the majority always vote for the candidates who promise the most benefits from the public treasury, with the result that every democracy will finally collapse due to loose fiscal policy which is always followed by dictatorship.

“The average age of the world’s greatest civilizations from the beginning of history, has been about 200 years.

“During those 200 years, those nations always progressed through the following sequence:

1. From bondage to spiritual faith;
2. From spiritual faith to great courage;
3. From courage to liberty;
4. From liberty to abundance;
5. From abundance to complacency;
6. From complacency to apathy;
7. From apathy to dependence;
8. From dependence back to bondage.”

I am not sure exactly where we fit in this historical pattern. What do I feel confident about is that we do not have to complete this path. We have the resources and, more importantly, the people to avoid a slide to step 8. We do have to change some of our ways and thought patterns.

In November we have the privilege and responsibility of selecting a new president, House of Representatives and one third of the Senate. I believe it is



more important than ever that all of us do our due diligence before casting ballots. We have a lot at stake.

The two major candidates for President have widely divergent views on the direction our country should take if they are elected. You undoubtedly will find that you do not agree all of the ideas of either candidate. It is up to you to study the history, views and promises of both. Look deeper than just what you hear in the 30 second sound bites on TV and the short news stories in the papers or on the internet. Compare what you learn with the words of Professor Tyler, above, and then determine which candidate is the best one for our great country. After doing this, be sure to vote. If you don’t, you will leave the fate of you, your children and all that follow you in the hands of those less informed than you. Your life, liberty and pursuit of economic happiness could be altered by the results.

*Contributed by Jack Everett, CFP, AIMC, Roseville, California*

## Making Money in Flat or Down Markets

These are uncomfortable times. If we have our money invested, we all know we need to stay fully invested. . . as hard as it is. So it’s easy to stay invested when the funds are going up – hard when they are going down. It is reality that the markets suffer unexpected downturns and therefore, our funds will decrease in value. This is when long-term perspective is so important. You might be surprised to know the Dow was at 11,000 in 1999 – about ten years ago.

So, you might wonder, how can money be made in a flat market? If you had invested \$100,000 when the Dow was about 11,000 in 1999, today with all dividends reinvested in the S&P 500 Index Fund, you would have approximately \$126,995. If you had chosen to have your money managed in a growth and income mutual fund that manager net after fees would have delivered about \$156,500. These numbers are averaged from the performance of American Funds Fundamental Investors, Fidelity Contra and Vanguard Windsor. All fees have been subtracted out. Investing in managed funds is a generally a good idea.



## Tax Notes:

### Audits

According to the IRS, they are auditing more high earners (those who earn \$100,000 or more) than before. Most of you should not fear an audit. As long as you properly reported your income and deductions and have kept good records, most audits are simple events. Sure, they can be a pain to prepare for, but done properly, they are easy to manage. This is one area where you will probably find it worthwhile to work with an experienced tax professional to make sure all goes smoothly.

### Tax Rates and GDP

In a recent *Wall Street Journal* article, David Ransom of H.C. Wainwright Economics provided some interesting information concerning the relationship of the maximum tax rates and our Gross Domestic Product (GDP). Looking back to 1950 when the top tax rate was 91% through today with our top tax rate at 35%, the total federal tax revenues each year have varied only very slightly from 19.5% of GDP. This phenomenon stayed with us through drops in the rate to 70% in the mid 1960's, to 50% in early 1980's, to 28% in the mid 1980's, back up to 40% in the mid 1990's and finally the drop to our current 35%. Studying this report, it becomes obvious that the key to increasing tax receipts is not an increase in tax rates, but an increase in GDP. It is also known that decreases in the tax rates increases productivity. Too bad most of our politicians don't seem to realize this basic law of economics. Google co-founder Larry Page has pointed out, "It is common sense: Happy people are more productive."

## Client Luncheon Schedule

**Wednesday, October 29th:**

Transamerica Luncheon

**Tuesday, November 18th:**

ING Luncheon

**Tuesday, December 9th:**

Sun Life Luncheon

**Thursday, December 18th:**

American Funds Luncheon

ALL LUNCHEONS ARE HELD AT  
103 WEST RESTAURANT  
AT NOON.

This list is tentative. Please call Karen Harmon or Dolly Wiley at (404) 261-2221 if you are interested in an upcoming seminar so that we can reserve a lunch for you.

*Investors should carefully consider investment objectives, risks, charges, and expenses of any type of investment. For more company information on these mutual funds please contact Financial Development Corp. to obtain prospectus which includes all charges, expenses, fees, and objectives. Read it carefully before investing or sending money. Prospectuses will also be available at the luncheons.*

## A Message from Kay (continued from page 1)

money if you sell low. I know it seems like an eternity as it goes down. But there will be a bottom and if you wait for the market to "settle down" it won't. Economist David Kelly, Chief Market Strategist, JP-Morgan Funds, recently reminded me that markets don't "settle down" – they "settle up." And that is what we have observed over the years. Just when you think you can't take it anymore and you sell out to cash, the market turns around and you keep waiting for it to go back down to get back in, but it goes higher – and you get in higher. You simply can't get back your losses if you miss the sweep up – that will inevitably come – we just don't know when.

Now is the time for all of us to seriously evaluate our financial/budget plans; our immediate and long term goals; and our risk tolerance. If you're taking income from your accounts, now is the time to

consider reducing it. I know these are hard words to hear – and even harder to integrate into your life. However, these appear to be extraordinary times, that may require extraordinary actions. Thus, even if only for the short term, I would recommend seeking some type of employment, with the goal being to reduce the drain on your accounts. None of us can control the markets, but if you are proactive, these are things you can control ... and as history has taught us, they could have a positive impact as we let the market cycles work to our advantage.

Finally, know that we care and are here to help you. We feel that we are most valuable to you in times like these – to help you keep from making decisions that in the long run might hurt you financially. That being said, if you cannot sleep at night, it may be time for us to talk and to consider alternatives that can still maintain some

semblance of financial rationality, while continuing to protect your health, both, physical and emotional. We don't know when the markets will rebound, but we are confident that the tide will turn.

You are the greatest group of people in the world and I want the very best for you. You have been extremely patient over these turbulent, restless months and I am impressed. I commend you for staying the course. Now for the platitude ... please just hang in there and let us know if you need our help.



Sincerely,  
Kay R. Shirley, Ph.D., CFP®  
President

# Notes

## Washington Mutual

As you may have heard, federal regulators took control of Washington Mutual Savings and Loan, one of the nation's largest savings and loan banks. Because the name of the bank is quite similar to Washington Mutual Investors Fund, one of the American Funds, I wanted to reassure you that any matters affecting the bank do not affect the mutual fund. In fact our quick review of the fund's significant holdings, show none to be associated with the bank. Therefore, I wanted to allay any fears you may have had about this bank's failure. Since the bank has been taken over by JPMorgan Chase, it even appears that most customers will be unaffected. I hope this information helps.

## Are Gas Prices Changing Your Habits?

The effects of rising gas prices are widespread to say the least! A recent survey of consumers shows how some are changing their habits:

- 70% combine errands or trips
- 41% eat at restaurants less often
- 39% do more things at home
- 25% use more coupons
- 23% buy less expensive grocery brands
- 15% shop more on the internet

Just food for thought for those feeling the gas pinch and looking for ways to save! (Source: Nielsen Homescan Survey, December 2007)

## Not Saving Enough!

Business Week reports our gross national savings (the sum of savings by both the public and private sectors) as a percentage of the size of our economy is 14%. This is less than half the 29% ratio of savings to the size of the economy in Japan. It is also less than the global ratio of savings relative to the size of the worldwide economy (24%). This is happening at a time we need to be saving more toward our retirements. The National Center for Health Statistics says the life expectancy of an average American has increased by 5.2 years in the last 30 years.

## Money May be Getting Tighter

Boston College's Center for Retirement Research determined 18% of workers borrowed from their 401(k) plan in 2007, double the 9% figure in 2005. As we discussed in our article "Thinking of Cracking Open Your Nest Egg?? Think Again!!!," borrowing from your 401(k) plan is a triple financial threat. Please see our article for why this is a BAD idea!

## Are Grown Children Wrecking Your Financial Future?

All parents look forward to the time their children grow up, leave home and become financially independent. This may be later rather than sooner. Ameriprise Financial found out that 90% of parents give money to their adult children to pay for major expenses such as credit card balances

and student loans. I have seen several well designed retirement plans destroyed by these occurrences. Often the vehicle for these expenditures is "loans" that are never repaid, despite all good intentions.

## Are Dividends Important in Your Investment Portfolio?

BTN Research says 32% of the S&P 500's\* total return over the past 50 years (1958-2007) is the result of reinvested dividends!!!

\*The S&P is made up of 500 common stocks representing major U.S. industry sectors.

## Add and Subtract

There were 4.3 million births of American babies during calendar year 2007. There were 2.4 million deaths of American citizens last year. (Source: CDC)

## Client Quotes:

*"I've decided to turn off the TV. We'll have gas or we won't, we'll have money or we won't and somehow we'll survive."*

—Cindy Donald, new client in 2007

•••

*"I say the Serenity Prayer, 'God grant me the serenity to accept the things I cannot change; the courage to change the things I can; and the wisdom to know the difference.' I find if I say it and believe it everyday – I have peace."*

—Pat Eidson

•••

*"I'm going to go to sleep and wake up 2 months from now."*

—Paul McNeal

•••

*"Go read a book, plant a bush, have a glass of wine or heck, go have sex with your wife – get a life!!!"*

— Nancy said to her brother who was driving her crazy about whether or not to sell his stock mutual funds!

•••

*"We've lived long enough to see things go up and go down. It will come back. Nothing stays down forever."*

—Martha & Archie Ladd, clients since '91, taking income since '94

•••

*"I'm actually excited about what we're going through. I'm using this as a learning experience for my 12 year old daughter. I told her: 'See what can happen if you get too much credit card or other debt?' My daughter said 'I'll never have a credit card balance!!'"*



# Health Notes



## Happiness May Save You Money

Here is a reason to smile: A new study indicates people who are sad tend to spend more freely. The study used two groups of participants. One group was shown a clip of a tragic accident, while the other group saw a pleasant nature video. After, members of each group were asked how much they would pay for an

insulated sports water bottle. Members of the group who saw the clip of the accident offered to pay more than three times as much for the bottle. The study, by researchers from Carnegie Mellon, Harvard, Stanford and Pittsburgh universities, was published this year in the journal *Psychological Science*.

## Top 10 Quick Energy Boosts

1. Get up when your alarm goes off, don't hit the snooze button
2. Eat a power breakfast
3. Sit up straight to maximize oxygen intake
4. Drink green tea instead of coffee
5. Consume protein with meals
6. Go for a 10-minute walk after lunch
7. Take a short nap, but no more than 25 minutes
8. Eat a snack but avoid caffeine and sugar
9. Peppermint boosts mood so try peppermint tea or dab peppermint oil on your wrists
10. Take 10 deep breaths

## Quotes for The Quarter

"A simple rule dictates my buying: Be fearful when others are greedy and be greedy when others are fearful."  
—Warren Buffett

"Every major bank failure over the past 40 or 50 years has represented a market bottom."  
—Harry Clark, Chief Executive, Capital Management Group

"He who is carried on another's back doesn't appreciate how far the town is."  
—African Proverb

"The income tax has created more criminals than any other act of the government."  
—Barry Goldwater

"Most folks are happy as they make up their minds to be."  
—Abraham Lincoln

"Too bad the only people who know how to run the country are busy driving cabs and cutting hair."  
—George Burns

"To be upset over what you don't have is to waste what you do have."  
—Ken Keyes

"Any fool can criticize, condemn and complain and most fools do."  
—Dale Carnegie

"Smooth seas do not make skillful sailors"  
—Unknown

# Time to Dump Your Investments?

As you listen to the broadcasts and read the printed word, it seems like there is nothing but bad economic news. Listening to all of this you may decide it is time to give in to one of your greatest financial enemies, fear, and bail out of your stock investments. Before you do this, remember the Swedish proverb, "Worry often gives a small thing a big shadow."

Learn from this parallel story from nature as told by Robert Schuller:

"I remember one winter day my Dad needed firewood, and found a dead tree and sawed it down. In the spring new shoots sprouted around the trunk.

"I thought it was dead", he said. 'The leaves had all dropped in the wintertime. It was so cold that twigs snapped as if there were no life left in the old tree. But now I see that there was still life at the taproot.'

"He looked over at me and said, 'Bob, never forget this important lesson. Never cut a tree down in the wintertime. Never make a negative decision in the low time.'

"Never make your most important decisions when you are in your worst mood. Wait. Be patient. The storm will pass. The spring will come."

I don't think there is anyone who

will argue against our current market conditions being in "the winter season." Considering the great country we live in, our vast resources and resourcefulness; we should feel comfortable that this storm will pass – spring will return and we be economically happy again. The only major question is, when? As the great physicist Neils Bohr once said, "Prediction is very difficult, especially about the future."

One major reason for sticking with your investment plan, assuming you have made quality investments, is that "when" factor. We don't know when the market will make a big jump upward. According to Altair Advisers out of Chicago, if you were fully invested in the S&P index fund in December 1997, your cumulative 10-year return as of December 2007 would have been 78%. If you missed the market's best 20 days out of about 2,200 trading days, you would have lost 24%. That is a major turnaround for being out of the market for less than 1% of the time. A major risk is not being in the game at the time the market makes an unexpected upward leap. If you wait until the market "looks better," you will have missed a major portion of the rebound. As James Goldsmith said, "If you



see a bandwagon it is too late to get on." Don't join the majority of stock investors whose returns are significantly less than the overall stock market returns. Stay the course.

## The Market and Election Years

The markets this year have defied all prior trends so far. But I find it instructive to at least be aware of the historical trends. Ibbotson Associates has compiled the following list showing the performance of the S & P 500 in prior election years. You will notice that the only negative was Year 2000. In summary, we can safely say that regardless of the party that wins, the S & P 500 index usually increases. Wouldn't it be nice if this year ends up anything near the average??

Year	S&P 500
1944	+19.8
1948	+5.5
1952	+18.4
1956	+6.6
1960	+0.5
1964	+16.5
1968	+11.1
1972	+19.0
1976	+23.8
1980	+32.4
1984	+6.3
1988	+16.8
1992	+7.7
1996	+23.1
2000	-9.1
2004	+10.9
Average:	+14.2

(Source: Ibbotson Assoc.)

## Buying Opportunity

If we have our money in cash, we intellectually know this is a good time to invest; but it is also the hardest time to invest.

During the past century, our country has faced many challenges. Let's look at two dramatically different events and pretend we invested \$1,000 on the worst day as measured by the S&P 500. Had we chosen a growth and income fund on these respective days noted below, you will notice the growth on your \$1,000.

	5 years later	10 years later	20 years later	thru 07
<b>S&amp;P 500 INDEX FUND</b>				
Event 1: Great Depression : 1/1/34	\$1,660	1,998	7,596	2,667,525
Event 2: Nixon resigns: 8/9/74	1,661	3,275	12,995	52,855
<b>GROWTH &amp; INCOME FUND</b>				
Event 1: Great Depression : 1/1/34	\$2,478	3,502	10,175	7,045,660
Event 2: Nixon resigns: 8/9/74	1,903	3,763	16,430	73,394

This is just a reminder that the easiest time to invest is when the market is going up, the hardest time to invest is when the market is going down. However, in the past, investing when it was the hardest to do produced good results.

(Source: American Funds; Investment Company of America)

# Save the Date

*The Donna Boortz Foundation and Ravinia Club is Proud to Present*  
**The 1st Annual Wine Tasting & Auction Benefit**  
 The Cindy Donald Dreams of Recovery Foundation, Inc.  
 Ravinia Club

**Friday, November 14, 2008**

6:00 pm to 8:30 pm

5 Wine Distributors & Heavy Hors d'oeuvres

Guest Speaker – Alana Shepherd, Founder of The Shepherd Center

Live Music – Adam Komesar

Exclusive Auction Items – Auctioneer Woody King

Registration – \$75.00

Contact Dixie Tailor 770-512-0954 or Kalah Martre 770-316-8537

The Cindy Donald Dreams of Recovery Foundation, Inc. is a non-profit 501c3 charitable organization formed to assist individuals with spinal cord and brain injuries. We strive to help individuals receive the therapy they so desperately need and the necessary equipment that will promote nerve regeneration and muscle mass. Through knowledge and experience, we strive to promote awareness and advance the research for the cure of paralysis. Please join us for an evening of warm ambiance & socializing

*Edited by: Lori L. Mitchell Content by: Kay R. Shirley, Lori L. Mitchell, Jack Everett and Herb Krutoy*

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