



Fries Financial Services

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Happy Valentine's Day!

February 14, 2016

We've heard this phrase before..."It goes without saying"... Usually it's attached to a compliment or emotional expression that was never actually said. Like "It goes without saying that we appreciate all of your hard work and dedication" or "It goes without saying how much I appreciate everything you've done to help us through this very difficult time." But why do important things go without saying? Especially when the recipient of the unsaid words would have loved to hear the words. "It goes without saying that I'm sorry" "It goes without saying that I love you." Perhaps it's because the person who should be saying the phrase is embarrassed or scared. In life it's usually not the things we've done which hold the greatest regret; it's the things we didn't do which we miss the most. When could it be bad for a father to tell a son that he loves him? Or a boss to tell a co-worker that they contribute meaningfully to the organization. Perhaps we are afraid we won't say something correctly. Perhaps we just don't know how?

If you've been a client long enough to have received previous Valentine's Day Newsletters you will know that it's my goal for you to know how much we appreciate the trust and confidence that you place in the team at Fries Financial Services. We know that you have other choices of how you handle your investment and insurance business. I don't want it to go without saying that we love the work we do and together we strive to exceed your expectations.

Last year's newsletter cover article was about "change" and the slow incremental steps toward a particular goal. (Visit www.friesfinancial.com to read it). Most goals are accomplished over a long period of time; but what happens when change is thrust upon you like a bolt of lightning? Usually these things are emergencies or completely unforeseen events. A car wreck, a parent's unexpected death, a coworker being fired; we can all think of times when the course of your life was altered by just one event. For me that happened on June 15th when my very healthy, very busy husband had a massive heart attack. He was more than an hour away from a hospital and when minutes count that didn't help any. Thanks to great medical care, prayer, and a tremendous will to live I am happy to report that Robert is doing much better. I am sincerely touched by all of you who prayed for him. God must have been wondering about prayers from Italy, Ireland, India, all of the U.S. and so many churches of all denominations praying for this one man. My special man. The change for us came in changing roles from being the ones who gave help to being the one needing help. From being meal providers to being the recipients. It's humbling to be the one getting the shoulder to cry on, instead of providing it. For a time our superman cape was in the dry cleaners. But it was enormously gratifying to be the benefactor of such an outpouring of love and kindness. Life has returned to its "new normal" now.

We want you to know that we are here for the slow incremental changes and the times when it feels like the rug has been pulled out from under you. Together we can make sense of our very complicated world.

Kindest Regards,

Denise Fries



Work for Texas A&M? How about putting up to \$24,000 into a Roth?

If you work for Texas A&M University you may put up to \$18,000 into a Roth TSA if you are under age 50 or up to \$24,000 if you are 50 or older. Why is this intriguing? Because you can do it regardless of your income. Normally, you cannot contribute to a Roth IRA if you are married and your adjusted gross income exceeds \$193,000 for a married couple or \$131,000 for a single person. AND you can only contribute up to \$5,500 (under 50) or \$6,500 (over 50) to a Roth IRA.

The Roth TSA contributions, just like a Roth IRA are not currently tax

deductible. Instead you use after tax dollars to contribute. But in exchange for the tax deduction now the growth in the account is not only tax deferred but is withdrawn tax free at retirement time. AND it is left income tax free to your heirs.

By comparison a traditional 403(b) comes out on a before tax basis, which reduces income taxes now. However the distributions in the future will be taxable income.

There are a few more things to know about a Roth TSA:

- You must leave the money in the account for 5 years or more AND must be over age 59.5 before you may make any tax free – penalty free distributions.
- If you take distributions before the 5yr/59.5 combo you will have a 10% penalty on any portion of the withdrawal that comes from earnings.

Let's talk to see if a Roth TSA makes sense for you.

Free Phones for People with Hearing Loss



You know all those random taxes you pay on your monthly phone bill? One of them collects money to buy phones and captioning services for people with hearing loss. In our area the phone and service are provided free of charge through a company called CapTel. CapTel works with a captioning service to transcribe everything the other person says into written words which you read off of the screen on the phone, which they also provide free of charge. There are no monthly fees and no service agreements.

It doesn't matter what company provides your land line. Your monthly phone bill doesn't change.

The CapTel rep comes to your house to install it and teaches you the few easy steps to use it.

They have only one form that needs completed, which needs signed either by your physician or audiologist verifying that you have a hearing loss.

For more information call: In Texas: Tasha Harvey 800.233.9130

Other States: CapTel Headquarters 877.202.9578

Beware: Data Breaches and Your Taxes

Tax Refund Fraud caused by identity theft is one of the biggest challenges facing the IRS. Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund. Generally, an identity thief will use your Social Security Number to file a false return early in the year. You may be unaware you are a victim until you try to file your taxes and learn one already has been filed using your Social Security Number.

Your tax account is most at risk if the data breach involves your Social Security Number and financial data, such as wages. Data breaches involving just credit card numbers, health records without Social Security Numbers or even drivers' license numbers, while certainly serious, will not generally affect your tax return.

If you receive IRS correspondence indicating you may be a victim of tax-related identity theft or your e-file tax return was rejected as a duplicate, take these steps with the IRS:

- ▶ Submit IRS form 14039, Identity Theft Affidavit
- ▶ Continue to file your tax return, even if you must do so by paper, and attach the form 14039
- ▶ Watch for any follow-up correspondence from the IRS and respond quickly

If you've been a victim of data breach, keep in touch with the company that had its computers cyber-attacked to learn what it is doing to protect you. Follow the steps recommended by the Federal Trade Commission's site: www.identitytheft.gov If your Social Security Number has been compromised, the IRS advises:

- ▶ File an FTC complaint at www.ftc.gov/complaint
- ▶ Contact one of these three credit bureaus to place a fraud alert on your account:
www.Equifax.com 1.800.525.6285
www.Experian.com 1.800.397.3742
www.TransUnion.com 1.800.680.7289

Veterans are eligible for discounts at these stores:

Most require a military issued ID card or proof of service to qualify for a discount.

- Lowes, Home Depot, Surplus Warehouse, Kohl's, Nike, Aeropostale, Dairy Queen, Fuddruckers and Hard Rock Cafe give a 10% discount.
- Most car rental companies offer a discount. Offers vary by company and location.
- Lady Foot Locker – 20% off but you must sign up for their Veteran's Advantage program.
- Sears – 20% off of regular priced tools and 5% off from sale priced tools.

Denise's Favorite Things

No, you won't find keys to a new car under your seat like you might at Oprah's Favorite Things, and I have no financial relationship with any of these products, but nonetheless here are 4 things that made their way into my life recently and I thought you might like them too.



What's App: This free app for iPhone allows you to text and call FREE to other subscribers internationally. It's simple too. If you can place a regular cell call or text you can use What's App. It even has the ability to do voice messaging and send recorded messages. You would need access to Wi-Fi while using and the person you are contacting needs to have the app on their phone too. I found this very user friendly on my trip to Europe.



Applegate Naturals Uncured Turkey Bacon:

This great tasting bacon will change your mind about turkey bacon!

It is made without the use of nitrates and nitrites, it is minimally processed with no artificial ingredients and the turkeys are raised without antibiotics on a vegetarian grain based diet on sustainable family farms. It has 0% saturated fat compared to "regular" bacon with 19% and 35 calories per slice vs 153 for regular bacon. At our house we now eat TBLTs not BLTs!



Viking River Cruises: OK! Beware! If you contact them for more information they will mail and/or email you frequently! But other than that my mom and I loved our trip to celebrate her 75th birthday.

Usually I like to "learn the language" before I head to a foreign country. But my summer was too busy to fit in French classes. No worries – our all English speaking crew and tour guides were wonderful. Mom and I both have food allergies and we worried about how challenging meals would be – we shouldn't have worried – we were appointed our own personal waiter who made sure we had great tasting, stress free meals. All meals included free, wonderful regional wines. The long boat was spotlessly clean and while our room was small it was well appointed, had free Wi-Fi and we were so busy we only slept there. The daily tours were all free and had 3 levels to meet your needs – strenuous, "regular" and leisurely for these with mobility issues. I had previously never considered traveling somewhere where I couldn't communicate. Thanks to Viking River Cruises I might see a lot more of the world. Call (877) 668-4546 or visit www.vikingrivercruises.com or for more information.

Decorative Handicap Grab Bars: Or as the manufacturers call them "Designer Grab Bars" or "Assist Bars" are manufactured by Moen and Delta and are available at Home Depot and Lowes. These bars will not make your bathroom look like a nursing home. In fact, you can't tell what they are and they have useful features you can enjoy now – like the Moen designer grab bar with an integrated shelf which combines the bar and a shelf for shampoo or soap. When we brought Robert home from the hospital we didn't have any of these in our house and it was really stressful to fit in a trip to buy them and find someone to install them. My suggestion is to do it now – before you need them. They are available in multiple colors (with more available online) and are fairly easy to install with the right tools. Or you could call Kenneth Birdwell at (979)220-3896 and he can come by to give you a quote to install them.

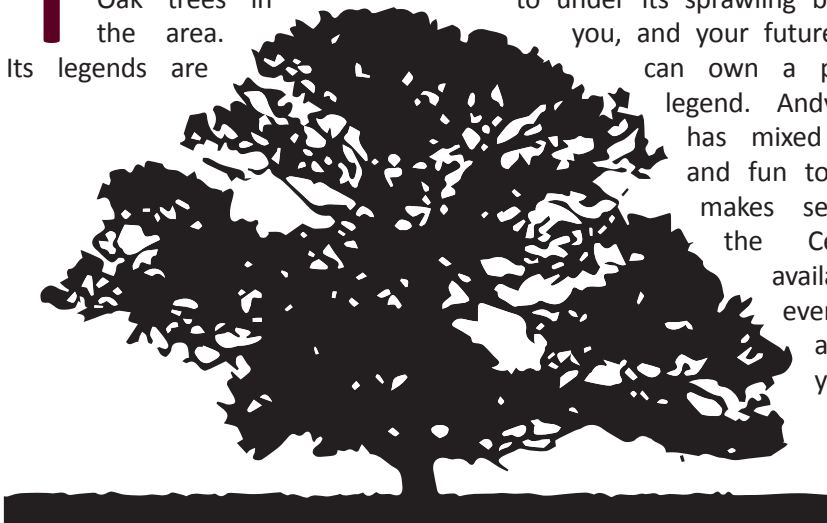
Featured Philanthropy Project: The Aggie Century Tree Project

Texas A&M campus is home to one of the most beautiful Live Oak trees in the area. Its legends are

woven into The Spirit of Aggieland and many a young lady has been proposed to under its sprawling branches. Now you, and your future generations, can own a piece of this legend. Andy Duffie '78 has mixed philanthropy and fun together as he makes seedlings from the Century Tree available to Aggies everywhere. For a \$20 donation you can own a

seedling which can grow in a pot for up to 2 years, or which can be planted in your landscape. When you receive the seedling it is approximately 8 inches tall. Andy has funded several endowed scholarships at Texas A&M with the sales proceeds. This year's project will fund an endowed Sul Ross scholarship for the Corps of Cadets.

If you order your seedling now Andy will deliver it to Fries Financial Services during the week of March 14th for your convenient pick up. To order email Andy at AggieCenturyTreeProject.com.



Medications That Impair Memory

If you are taking one or more of these medications and you and your family are noticing a problem with your memory you should consult your physician.

Type of Drug	Generic Name	Brand Name
Analgics	meperidine	Codeine, Demerol, Fiorinal
AntiAnxiety	Alprazolam diazepam lorazepam oxazepam temazepam triazolam	Xanax Valium Ativan Serax Restoril Halcion
Antibiotics	cephalexin ciprofloxacin metronidazole	Keflex Cipro Flagyl
Antidepressants	amitriptyline imipramine	Elavil Tofranil
Antihistamine	diphenhydramine	Bendryl
Antihypertensives	atenolol hydrochlorothiazide lotensin metoprolol	Tenormin Dyazide Benazepril Toprol
Anitnausea	hydroxyzine meclizine metoclopramide prochlorperzine	Atarax Antivert Reglan Compazine

Type of Drug	Generic Name	Brand Name
Antipsychotics	chlorpromazine haloperidol thioridazine	Thorazine Haldol Mellaril
Antiulcer	cimetidine ranitidine	Tagamet Zantac
Decongestant	pseudophedrine	Sudafed
Hormones	levothyroxine sodium	Synthroid
Pain Drugs	Acetaminophen hydrocodone meperidine	Vicodin, Codeine Demerol, Fiorinal
Parkinson's Drugs	amantadine hydrochloride	Symmetrel
Seizure Medication	carbamazepine gabapentin valproic acid	Tegretol Neurontin Depakote
Steroid	prednisone	Prednisone
Sleep Aid	zolpidem	Ambien

The Dos and Don'ts of Heart Health by Dr. John Davidhizar

Valentine's Day, a time when we reflect on matters of the heart, is upon us once again. What better season than this to begin improving the health of your heart? Even though we've made great strides since the 1970s, heart disease remains the leading cause of death in men and women in the United States and most

other developed countries. First, let's consider the following dos for having a healthier heart:

- Do eat a heart healthy diet high in fruits, vegetables, fiber, omega-3 fatty acids.
- Do live an active lifestyle throughout life. The goal should be 150 minutes per week of moderate intensity exercise, 75 minutes of vigorous exercise, or an equivalent combination of the two. Even just brisk walking for 20 minutes daily significantly lowers risk of developing heart disease.

- Do enjoy a glass of red wine each day. Red wine is loaded with anti-oxidants that are great for your heart. Keep in mind any benefit of small daily alcohol intake must be weighed against the potential risks for each individual.
- Do schedule an annual wellness visit with your doctor for an individualized assessment of your risk for developing heart disease and recommendations for other measures you should take to prevent heart disease.

It's also important to remember the following don'ts:

- Don't be in denial about your modifiable risk factors for developing heart disease such as smoking, high blood pressure, diabetes, obesity, physical inactivity and high LDL cholesterol.
- Don't ignore the signs and symptoms of heart disease. Everyone knows about chest pain with physical activity, but many with heart disease only experience shortness of breath that may seem excessive for the physical exertion performed or when lying flat on their back. More subtle signs can be swelling of the feet and legs from the retention of fluid, sweating, palpitations, nausea, vomiting, cough, profound fatigue or generalized weakness.
- Don't cook with or consume foods high in trans fats, sugar or carbohydrates like fried foods, doughnuts, sweet desserts, frozen pizza, stick margarines and other spreads. Cooking with monounsaturated fats, like olive oil.
- Don't consume alcohol excessively. Doing so increases risk for stroke, and many of the modifiable risk factors for heart disease.

Follow these guidelines and they will surely help to ensure a Happy Valentine's Day for many years to come. Dr. John is a concierge physician in College Station and can be reached at 979-209-0458 or Dr.John@mymdbcs.com.



Welcome Our Newest Member of the Fries Financial Services Team

Travis Vollmering is a graduate of the Trading, Risk, and Investments program from Mays Business School at Texas A&M University class of 2012. Upon graduation he worked in New York for an independent execution and research brokerage company. After working in New York he returned to Texas to be close to

family and pursued a career in the oil and gas industry. Travis is the 3rd of 7 siblings. His family consists of 3 A&M graduates and 2 brothers currently enrolled at Texas A&M. He is a passionate follower of Aggie football and baseball and regularly attends the home games with family and friends. He can be reached at Travis@FriesFinancial.com.

Market in Review

2015

Dow	-2.23%
NASDAQ	5.73%
S&P 500	-0.73%
Russell 2000	-5.71%



Tax Filing Day For 2015 Taxes

- April 18 -

Because of holidays
and weekends

Taxpayers who didn't have health insurance in 2015 will owe a tax of either \$325 per person or 2% of taxable income – whichever is greater.

Stop Unsolicited Mail, Phone Calls and Email:

For unsolicited mail, phone calls and email you can contact the Federal Trade Commission at <http://www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email>. You will find instructions here on how to opt out of these unwanted contacts.

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls. Most telemarketers should not call your number once it has

been on the registry for 31 days. If they do, you can file a complaint at the same website. You can register your home and mobile phone for free. Registrations on the National Do Not Call Registry DO NOT EXPIRE. If you have previously registered your number, there is no need to register again.

- Enter up to three phone numbers and your email address. Click Submit.
- Check for errors. Click Register.

- Check your email for a message from Register@donotcall.gov. Open the email and click on the link within 72 hours to complete your registration.

You must respond to this email by clicking the link within 72 hours for your registration to be successful. If you don't get a "Registration Complete" message after clicking on the link, or the link doesn't work, use your "copy" and "paste" functions.

2016 Tax Facts

Tax Brackets for 2016

<i>Taxable income (i.e. income minus Maximum wage base deductions and exemptions)</i>		401(k), 403(b), 457 and SARSEP Elective maximum contributor	
Married, Joint		Deferral under age 50	\$18,000
\$0 - \$18,550		Deferral age 50 and over	\$24,000
\$18,551 - \$75,300	10%	Retirement Tax Credit: A percent tax credit for and IRA, 401(k), 403(b), or 457 plan contribution in addition to deduction or exclusion.	
\$75,301 - \$151,200	15%	Affordable Care Act	
\$151,201 - \$230,450	25%	Penalty for failure to maintain minimum essential coverage. One-Twelfth of greater of a) flat dollar amount or b) percentage of income	
\$230,451 - \$411,500	28%	a. b.	
\$411,451 - \$464,850	35%	2016	\$695 2.50%
Over \$464,850	39.6%	2017	Will be indexed to CPI
Single		<i>Household maximum is 3 times the flat dollar amount. Income is household income reduced by standard deductions and personal exemptions</i>	
\$0 - \$9,225	10%	IRA and Pension Plan Limits	
\$9,226 - \$37,450	15%	IRA Contribution	
\$37,451 - \$90,750	25%	Under age 50	\$5,500
\$90,751 - \$189,300	28%	Age 50 and over	\$6,500
\$189,301 - \$411,500	33%	Phaseout for deducting IRA contribution	
\$411,501 - \$413,200	35%	Married, Joint	
Over \$413,200	39.6%	\$98,000-\$118,000 AGI	
Long-Term Capital Gains and Qualified Dividend Rates		Single, Head of Household	
10% and 15% brackets	0%	\$61,000-\$71,000 AGI	
25%, 28%, 33%, and 35%	15%	Married, Separate	
39.6% bracket	20%	\$0-\$10,000 AGI	
Social Security		Phaseout for deducting spousal IRA	
Income (in retirement) causing Social Security benefits to be taxable		\$183,000-\$193,000 AGI	
Married, Joint			
50% taxable	\$32,000 MAGI		
85% taxable	\$44,000 MAGI		
Single			
50% taxable	\$25,000 MAGI		
85% taxable	\$34,000 MAGI		
Phaseout of Roth Contribution Eligibility			
Married, Joint			
\$184,000-\$194,000 MAGI			
Single, Head of Household			
\$117,000-\$132,000 MAGI			
Married, Separate			
\$0-10,000 MAGI			

How Will You Cover Your Long Term Care Expenses?

As America ages we face a few facts of life; we have more older people and as our kids are more mobile there are fewer family members to help care for them. Long Term Care coverage has improved and now most LTC policies cover 3 phases of care: In home visiting care givers who can help keep you in your own home by helping with meals, hygiene, medication management, household chores, etc.; assisted living and full blown nursing home care. Texas A&M, through CNA and later through John Hancock, previously offered LTC insurance but many employees dropped it when it was no longer paid through salary deduction.

If you are 40 or older we should discuss Long Term Care options for you:

- Once you buy a policy the premium is generally predicted to remain the same as you age – so buying now is cheaper than waiting until you are older.
- You have to be healthy when you buy the policy so it's best not to wait too late!
- You can buy a "shared care" feature on your policy so that each spouse can use the other spouse's benefit if necessary.
- At age 50 a non-smoking male can get a policy which would pay \$7,891 per

month in benefits if he ends up needing care at age 70. Even after paying premiums for 20 years he would receive enough benefits to recover the cost of premiums in only 150 days of benefits. The premium for this cover is \$1,964.03 per year.

- Once benefits begin premium payments cease.

Let's look at all your options and see if LTC insurance make sense for you. Many people do not want their children to have to provide their care. This could be a plan that gives peace of mind to the whole family.

Beware of "Living Trust" Free Lunch Seminars

As more and more retirees move to Bryan-College Station we are seeing more ads for Living Trust Seminars. They remind me of the saying "There is no free lunch!" And this is true with these seminars; where the speaker's goal is to convince a room full of people to pay them \$3,000 to \$10,000 for "Estate Planning" which almost always consists of a boiler plate document. They frequently use scare tactics and often out dated information to convince people of the horrors of probate.

Ask yourself these questions:

- Since very few people have the same life circumstances, such as : net worth, number of kids and their lifestyles, type of assets (house, retirement accounts, stocks, etc.) health conditions, potential future inheritances, etc. – How could it possibly make sense that the same solution – a "Living Trust" could be the answer for the whole audience? And while they offer a "Free one on one appointment" to see if a Living Trust

is right for your family it's amazing to me that – Surprise! – Yes it is!! This would kind of be like the medical equivalent of a whole group of people being "diagnosed" and prescribed the same drug despite their symptoms; or lack of symptoms.

- The American Bar Association has warned its members against such seminars. Doesn't it make sense that an attorney should be able to get new clients from referrals from their existing happy clients, other types of attorneys, CPAs and financial professionals; without resorting to seminars?
- Wouldn't you rather meet with a qualified attorney who will take the time to get to know your needs and specific circumstances? This personal service option costs far less than the "one size fits all" seminar version.

Contact our office and we can discuss your needs and help refer you to an attorney who can explore the best option for you and your family.

Real Estate Tips

There are a few things you should know about the Real Estate market in Bryan and College Station. More and more buyers are being drawn to our town with its big city amenities and half the traffic. Homebuilders cannot keep up with the demand which makes existing houses more valuable, especially for people who can't wait 6-9 months to move in. Gone are the days where you list your home for sale and it takes months to sell. We are now seeing multiple offers come in within a few days, if not within hours, on hot properties. Think your house is not desirable? Think again. TV shows like "Fixer Upper" are inspiring and empowering buyers to go for the house with a great location that needs updated. We

have such high demand and low inventory that homes which would historically sit for a while on the market are selling quickly. Here are a few of my favorite tips:

- Do: Declutter and organize – It is proven that neat homes sell for a higher sales price.
- Do: Hire an expert for big financial decisions. Realtors are there to walk you through every step of the process.
- Don't: Over-Upgrade – Given our hot market, you don't need to remodel right before you sell.

Visit Taylor's website for more information about buying or selling at <http://taylorjensen.cortiersrealestate.com/> 979-204-0104.



Since my mom, Denise Fries, has been sending out this newsletter since before I was born many of you have “watched me grow up” in every annual column. Well I’m finally all grown up! Didn’t 2015 fly by? At the beginning of last year I was a carefree college student excited for my last semester and now at the beginning of this year I am a busy, bill paying, adult in the “real world”. Since last Valentine’s Day I have graduated from Baylor, bought my first home in College Station, and launched my career as a Realtor with Cortier’s Real Estate, a 2015 winner of the Newman 10 Award. Being a homeowner has been incredibly rewarding and it is great to be building equity in my future in College Station. I hope you have a wonderful Valentine’s Day and a great new year!

Taylor’s COLUMN



Texas Open Carry Law Took Effect January 1st

NO, IT’S NOT AN OLD WEST MOVIE and you’re not in a saloon. You’re in Texas at the grocery store and someone just walked by the tomatoes with a .45 in a hip holster. Residents who have a concealed handgun license in Texas are now able to “open carry” their handgun in a hip or shoulder holster. Strangely enough, it’s illegal for police officers to randomly ask the handgun carriers to show their handgun license, so questions remain about how anyone would know if the person has passed the required

steps to receive such a license.

Business owners and private universities may post an approved 30.06 and/or 30.07 sign if they wish to prohibit handguns on their property. HEB and Wings and More have already announced that they will prohibit open carry in all of their Texas locations. Hospitals, K-12 schools, bars, sporting events and airports are gun-free zones.

A February 2015 survey found that most of the state’s police chiefs are opposed to the new law saying it

could endanger law officers and make it difficult to distinguish criminals from innocent bystanders. Texas is the 45th state to allow licensed citizens to openly carry handguns in public, however, many of those states only allow the practice in rural areas. 911 operators have received extra training and anticipate additional calls when people call in seeing the guns. In large cities the extra calls could slow down response times to 911 calls. It’s anticipated that these calls will diminish over time.

It’s Back! Tax-Free Transfers for RMDs is Now Reinstated.

The “on again – off again” ability to have your required minimum distributions gifted directly to a charity is now back on the books. And this time it’s considered an “indefinite” change instead of being renewed annually (and often past the deadline to act on it).

On December 18, 2015 the president signed legislation which makes it possible for an IRA owner over age 70 ½ to make a “qualified charitable distribution” directly to a public charity, such as a church, school or other 501c3 organization like Habitat

for Humanity, The Community Foundation, or the Food Bank. The qualifying rollover gift will count toward satisfying the RMD. While there is no tax deduction, the withdrawal is excluded from your taxable income. The current law extends the charitable IRA provision indefinitely – with no expiration date – allowing individuals to make qualifying gifts every tax year.

Please consult your tax advisor to determine if this is of benefit to you.



Texas A&M “Career Closet” Seeking Donations

In order to “Dress for Success” you need a dress or a suit, if it’s for a job interview! Now Aggies have a way to rent an outfit appropriate for any occasion. The new venture, which is located in the MSC, helps students look their best for that important step between college and getting a job. They have clothes for both men and women which was purchased with an initial contribution. Now they are seeking donations of new or freshly laundered, gently used men’s and ladies’ career apparel. They accept donations now in room L428 of the MSC. For more information call 936-537-1954 or email parishmasonr@gmail.com.

Fries Financial Services

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RETURN SERVICE REQUESTED

Happy Valentine's Day

POSTMASTER: PLEASE DELIVER ON OR BETWEEN DATES, FEBRUARY 8-14, 2016

Disclosures:

Dow Jones Industrial average is a price-weighted index of the 30 largest, most widely held stocks traded on the New York Stock Exchange.

SP500 is an unmanaged index considered representative of the financial market.

The opinions and forecasts expressed are those of the author, and may not actually come to pass. This information is subject to change at any time, based on market and other conditions and should not be construed as a recommendation of any specific security or investment plan. Past performance does not guarantee future results.

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