

In this edition, we review the slate of tax changes set to take effect in 2013. We also consider the hurdles to starting a small business and hiring employees. Lastly, we examine the advantage that disciplined small investors have over their Wall Street counterparts.

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## Known Unknowns

Rusty Ross



The time is near when Americans may once again suffer from the indecision that grips our representatives in Washington, D.C. The tax cuts of 2001 and 2003 will disappear on January 1 without explicit action from Congress and the President.

This do-nothing option is estimated to cost 83 percent of U.S. families an average annual tax increase of \$3,701 according to the non-partisan Tax Policy Center.

Every U.S taxpayer should understand the likelihood of their tax rates increasing next year. So, what does this mean in terms of action?

» [Read Rusty's complete commentary on our website](#)

## Waxing Philosophical

Tom McGuigan, CFP®

Here's a public admission to something my family and neighbors already know: I'm a car care fanatic. I spent the better part of a Saturday giving the old red Jeep a thorough wash. The danger in this project is that it gives me too much time to think. Since my neighbors watch this with amusement, I started to wonder what I'd do if several of my neighbors asked me to work on their cars, for remuneration, of course.



» [Read Tom's complete commentary on our website](#)

## A Small Minded Approach



Tim Courtney, CIMA®

The perception that small investors can no longer profit in financial markets has grown in recent years. People who once regarded stock market exposure as necessary to their retirement saving plans now watch from the sidelines because they are shell-shocked and distrustful after being burned.

» [Read Tim's complete commentary on our website](#)

## Media Highlights

### CNBC "Closing Bell"

On August 14th, Tim Courtney returned as a guest on CNBC "Closing Bell" to discuss the importance of minimizing investment costs by selecting low expense and low turnover funds.

» [View Tim's segment on CNBC](#)

### KFOR-TV

John Burns appeared on KFOR-TV on August 30th to discuss the new fee disclosure rules for 401(k) plans and explain the importance of using low cost fund options.

» [View John on KFOR](#)

» [See more media on our website](#)

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