



Bill Hartnett

Plan Now Before The Year Is Gone

I know, I know. The year is just beginning, and I am already warning you to plan now before 2009 is gone. Before you reach the conclusion that I am an alarmist, let's reflect on what happened to your 2008 goals for getting your finances under control.

- Did you find time to update your financial plan?
- Did you review your investments, taking time to rebalance your portfolio?
- Did you review your tax situation, considering ways to reduce your income taxes?
- Did you control your spending, finding new ways to save for the future?
- Did you make progress toward achieving your long-term goals, whether those goals were saving for your children's college education or funding your own retirement?

We all have great plans at the beginning of the year to make significant progress toward achieving our financial objectives. However, time races by, and before we know it, we're facing another year-end. So, if you are really serious about making 2009 the year to have your finances under control, call me today at **781-927-1313**.