



## Brennan & Associates Newsletter

September 2012

### Greetings!

If retirement were a month I hope it would be September. Like retirement, September is a step back from the fast paced time of summer (and working), but its still active and colorful just not as heated and hectic.

However, there's still much to do, just like in retirement, and this newsletter helps communicate some interesting and timely information on important matters. Financial care for the elderly is increasingly important as individuals are living longer in retirement and need to preserve their capital over a longer time line. You can take steps to care for your loved ones financial assets and give them peace of mind and freedom from worry. Start by assessing risks and reading the article from Advisor One can help.

You can also help protect the financial identity of your loved ones by joining us for a community shredding event. Wells Fargo is partnering with Brennan and Associates to provide our clients access to a professional shredding company on September 29th. Not much to do, just show up and let the professionals shred your documents in a sealed box with a built in camera for viewing.

Isn't this the perfect time of year to clear the clutter and take stock of your financial situation and get back on track? If you need some additional tips on how to dive back into other old financial resolutions see the article from the WSJ on tips for how to get going.

I sincerely hope you had a nice summer. It may be September but there is still much to accomplish. Start by joining us on the 29th.

Sincerely,

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### Elder Care - Mitigating Risk for Seniors' Finances

This article from AdvisorOne outlines the issues facing elderly Americans and their money. Often ill-equipped to manage their own finances seniors will turn to a relative or caregiver for assistance, but that often leads to financial abuse, even by those who initially intend to do right by the senior. Click the link below to read on, at AdvisorOne.com.



[AdvisorOne.com](http://AdvisorOne.com)



## Post-Labor Day Resolutions

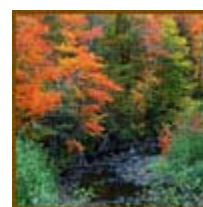


Summer is officially over, despite the tropical storms bringing humidity and heat, we are all back to our desks or places of work thinking about the looming end of fiscal years and how to make the last few months of 2012 really count. This article from The Wall Street Journal entitled "Back to Work: A Post-Vacation Briefing" prepares you to dive back into work!

[The Wall Street Journal](#)

## Managing Student Loan Debt

Many Americans carry student loan debt, and with rising education costs and luke warm job opportunities many are looking for a better way to manage their student loan payments. The Consumer Financial Protection Bureau unveiled a new online tool called "The Student Loan Debt Collection Assistant" this year. The tool is intended mostly to help those who have fallen behind on their payments. Check out this article from The New York Times and also the link to this online tool.



[The New York Times Article](#)  
[The Student Loan Debt Collection Assistant](#)

## Brennan & Associates and Wells Fargo Shredding Event!



We will hold a community shredding event with Wells Fargo on Saturday, September 29 from 11am to 1pm. Bring by any tax documents (seven years or older) or documents with sensitive information that you are ready to safely discard. Please feel free to bring along friends and family! We look forward to seeing you here, rain or shine!

The shredding truck will be behind our office in the parking lot shared with Wells Fargo.

**Where & When**  
**5450 Germantown Avenue**  
**Philadelphia, PA 19144**  
**September 29, 2012**  
**11:00AM-1:00PM**

**JOIN OUR MAILING LIST!**



**Save  
35%**

Please consider referring business or individual clients to us, and we will reduce your tax preparation fee by 35%, or up to a maximum of \$150. This reduction is for all new, paid referrals in calendar 2012.

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