

MEMO

TO: Users of Merrill Anderson's *Wealth Management Articles Library*
FROM: James B. Gust, Senior Editor
DATE: July 1, 2010
RE: Your July *Library* additions

These additions to your *Articles Library* are included with this e-mail:

- **Ask a Trust Officer: Bonds.** Should investors be shifting more to the fixed-income portion of their portfolios? File under *Growing Your Wealth* or with your *Ask a Trust Officer* collection if you keep them separated. ***Please note: If you use this article, you must either personalize the e-mail response line at the end with your e-mail address, or you must delete the response line.***
- **New prescription** goes in the *Preserving Your Wealth* section. The new Medicare taxes have important portfolio management implications.
- **Unexpected** should be placed in the *Growing Your Wealth* section. A review of the economy and financial markets in the second quarter of 2010.
- **Multiple wills** should be placed in the *Wealth Transfer* section. Gary Coleman's estate points up a common estate planning problem.

Merrill Anderson appreciates your patronage of the *Wealth Management Articles Library*. We encourage you to make comments and suggestions at any time.