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WHD

# Sensible Solutions

Building A Lifetime Of Financial Achievement

2012 January

HAPPY NEW YEAR!

**We are expanding.** Beginning January 12, our new Warrenton office at 130 N. Main Street will be open for business! Year-round office hours will be Thursdays 1:00 PM to 5:00 PM and at other times by appointment 252-257-2887.

**We're Here All Year!** Many clients see their CPAs only at tax time. As a result, they may not take the opportunity to ask questions about long-term tax planning or about other important financial concerns. The good news is that we are available to you all year. We have a full-time staff with extensive experience in a broad range of financial areas. We're ready when you are to take some time reviewing your financial situation, helping you understand your options and make the best decisions. We're also here in an emergency to help address unexpected financial concerns. So, give us a call to discuss your important financial issues whenever they arise.



### [Making Financial Resolutions? Look Back at Last Year](#)

Each new year brings the chance for a fresh start, and the opportunity to improve your financial picture. As you make financial resolutions for 2012, looking back at what happened last year can help you make some positive changes this year.

[More Details](#)



### [How Much Do You Know about Social Security?](#)

Social Security is in the news more and more, as the first wave of baby boomers retire and economic

pressures on the program increase. Most Americans are covered by Social Security, but how much do you know about this important program?

[More Details](#)

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#### [Q & A on Filing the Federal Financial Aid Application](#)

The federal government's financial aid application, the FAFSA, should be filed as soon after January 1 as possible in the year your child will be attending college. Here are some common questions and answers regarding the application process.

[More Details](#)

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#### [Is a stop limit the same as a stop order?](#)

A stop limit is typically used when you're trading during a volatile market and want to target a specific price as closely as possible. A stop limit order allows you to give your broker a price range for your purchase.

[More Details](#)

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#### [Can a stop-loss order really protect me from losses?](#)

Stop-loss orders can help you try to manage the amount of loss you can suffer with a single holding. Also known as a stop order or stop-market order, a stop-loss order means setting a level at which your broker is instructed to sell all or part of a particular position once the stop-loss level is reached.

[More Details](#)

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