



## **The Empowered Future Report**

*Short-term thoughts about long-term matters...*

June 22, 2007

Quote of the day: “There's a fine line between fishing and just standing on the shore like an idiot.” --Steven Wright

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### **Who Does What at ALTIUS Financial??**

This information is provided to all of our new clients, and we thought this would be a good time to offer a refresher for everyone. Remember, we are all here to help you reach your goals!

#### **MICHAEL J. WILLIAMS, CFP - Chief Financial Advisor**

[michael@altiusfinancial.com](mailto:michael@altiusfinancial.com) Ext. 103

##### **Primary Roles:**

- Excellent Client Service
- Bottom Line Financial Advice and Counsel
- Overall Investment and Tax Planning Strategy
- Monitors Economy/Markets
- Management of ALTIUS Financial
- Speaking Engagements and Media Appearances

#### **VINCENT KALBACH, GEPC - Financial Advisor & Estate Specialist**

[vince@altiusfinancial.com](mailto:vince@altiusfinancial.com) Ext. 105

##### **Primary Roles:**

- Excellent Client Service
- Directs Financial Planning and Goal Achievement Strategy
- Manages Investment Portfolios
- Monitors Economy/Markets and Staying Abreast of Investment Products
- Overall Estate Planning and Business Continuation Planning
- Insurance Review and Recommendations

**TAMMY KREGER – Office Manager**

[tammy@altiusfinancial.com](mailto:tammy@altiusfinancial.com) Ext. 100

**Primary Roles:**

- Excellent Client Service
- Overall Office Management
- Account Set Up and Transfers Tracking
- Account Services: payouts/distributions, address/beneficiary changes, check orders, etc
- Existing Client Scheduling, Preparation and Follow Up

**ALLISON HOLLAND – Marketing/Business Assistant**

[allison@altiusfinancial.com](mailto:allison@altiusfinancial.com) Ext. 102

**Primary Roles:**

- Excellent Client Service
- Event and Marketing Management
- Financial Planning Deliverables
- Insurance Proposals and Illustrations
- Compliance and Continuing Education
- Accounting and billing

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**Exercise: It's not just for bodies anymore**

Research shows that challenging the brain, such as doing crossword puzzles, solving brain teasers, working Sudoku or starting a new hobby, can provide a boost to the brain and helps preserve brain function.

Computer games have become increasingly popular. To find brain teasers on-line, go to <http://www.aarp.org/fun/puzzles/> or <http://www.sharpbrains.com>.

In addition to brain exercises, physical exercise helps individuals maintain cognitive abilities well into older age. Lifelong mild exercise decreases cellular aging in the brain and is the most important component of sustained cognitive functioning.

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**One Quick reminder:** Since we recently launched our new and improved Web site ([www.altiusfinancial.com](http://www.altiusfinancial.com)), please remember to change your Favorites to show this URL so you are directed to the correct site. We hope you enjoy it!

As always, please call us with any questions or concerns.

Thank you,

Michael J. Williams, CFP

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Securities offered through Linsco Private Ledger

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