



THADDEUS M. O'BRIEN, MBA
tobrien@soundviewfa.com

ROBERT J. BORONSKI, MBA, CFP®
bboronski@soundviewfa.com

April 2015

Monthly Musings

A recent trip as a chaperon on my son's middle school trip to Washington DC provided some well-learned lessons about touring our nation's capital at the height of the spring tourist and (beautiful) cherry blossom season. The mall, museums and just about everywhere else we visited were jam-packed with quite literally "shoulder-to-shoulder" crowds. A student could easily be swallowed up and quickly out of sight in the throngs massed in the Smithsonian museums. The adult leaders quickly realized that under these conditions we'd have to be extra vigilant to ensure the safety of the students.

Arriving at the Lincoln Memorial was such a powerful experience. It felt straight out of *Mr. Smith Goes to Washington*, and the students took lots of photos to prove it. But not before a visit to the National Archives unfortunately had to be cancelled on our tour guide's recommendation. No problem—we shifted gears and made some agenda changes and ended up with more time to visit Mr. Lincoln and the World War II memorial. We had to adapt our plan—even with tickets for a pre-set visit time—as the conditions changed. And of course, the students had ample opportunity to practice patience as the group encountered many long lines. Come to think of it, the lessons they learned—stay flexible, be patient, and assess risk and safety carefully—come in very handy for investment planning as well!

Things Financial

Tax filing season has concluded and we're pleased to report that several recent enhancements to National Financial Services LLC (NFS) tax document procedures helped make the period less trying for many clients:

*as in years past, NFS received a mailing extension for some non-retirement 1099 tax documents. While this delay is unfortunate, it did result in far fewer corrected tax forms (and less need for amended returns). In 2013, 97 percent of 1099 tax forms were issued by the February 17 IRS deadline. By delaying the issuance of the remaining tax documents, NFS was able to reduce the number of corrected tax forms by 73 percent.

*to help with initial tax preparation planning, NFS began offering a preliminary tax document to those clients not expected to be mailed their tax documents by February 17.

*The **Investor360°** website remains a very handy way to receive tax documents more quickly and more securely than regular mail. Clients can opt for paperless delivery of NFS tax documents through Investor360—and once posted to the site, access these documents whenever they want.

Thank you for your continued confidence and trust.

Sincerely,

Robert J. Boronski, MBA, CFP®

Thaddeus M. O'Brien, MBA

762 Post Road • Darien, CT 06820
Thad: (800) 656-0098

www.soundviewfa.com
Fax: (866) 798-8050

P.O. Box 290 • Monroe, CT 06468
Bob: (203) 261-3859