



4th Quarter 2010

# *Dillard*

## *Financial Solutions, Inc.*

Safe Retirement Planning

### *"Guiding your money to Safety"*

Fall is approaching fast, and we will be so glad for the cool weather. We hope everyone that attended our Summer Picnic enjoyed the great food, fun and fellowship. We loved seeing everyone playing games, laughing and enjoying themselves.

We would like to take a moment to stop and reflect on the many blessings we have. One of the many blessings is having found a safe and secure place to put our retirement dollars. We take pride in the fact that none of our clients have ever lost money due to the ups and downs of the market.

As the holidays approach and we begin giving gifts, we feel that one of the best gifts to give is knowledge. We would like to keep passing the knowledge on about a safe guaranteed place to put your money. Let your family and friends know about this safe and guaranteed place, remember knowledge is power. Stress safety! That is our biggest concern. More important than an interest rate is the fact that we will never lose our principle or gains.



Dillard Financial Solutions, Inc. can provide financial security in these troubled times.

Thank you all for giving us the wonderful opportunity to provide you with the wisdom to make the right decisions.

God Bless You,

*Teresa and Steve Dillard*



Those who know your name will trust in you,  
for you, LORD, have never forsaken those who seek you  
Psalm 9:9-10

## Client of the Quarter **Leon Amos**



We would like to congratulate and recognize Mr. Leon Amos as our 2010 Client of the Quarter. Mr. Amos and his lovely wife Cynthia have been married for 21 years and 9 months. They have

two daughters and a son. Mr. Amos is retired from the U.S. Air Force and has been employed by the U.S. Postal Service for over 20 years. He is currently the Senior Network Specialist at the Processing and Distribution Center on Cross County Road in Charleston, South Carolina. Mr. Amos enjoys working at his local church and is a big fan of the Redskins football team.

## Military Person of the Qt. **Chief Donald Demarte**



Congratulations to Chief Donald DeMarte, Group Superintendent and Senior Enlisted Advisor for the Group Commander at Shaw Air Force Base. Chief DeMarte has served in the U.S. Air Force

for 28 years. He and his lovely wife Ann Marie have been married for 18 years and have 5 children. In his spare time he enjoys coaching youth bowling, volunteering with the Sumter High School Booster Club and at Bates Middle School.

## *Happy Birthday!*

10/01 Joyce Ann Dubose	11/03 Mary Elizabeth Windham	11/30 Paul Bergeron
10/03 Anna Taylor	11/04 Danny Murphy	12/01 Fred A. Daniell
10/03 Rosetta Mayo	11/07 Angela Wilde	12/02 Tarsha Alexander
10/03 Sandra Foran	11/09 Charles House	12/02 Charlie Bigelow
10/04 John Foran	11/11 Margie Dennis	12/05 C. Yvette Taylor
10/10 Nick Drociuk	11/11 Emily Skvasik	12/05 Mildred Krause
10/14 Tony Lybrand	11/13 Ann Drociuk	12/08 Donald Demarte
10/17 Jeff Diven	11/13 John Krause	12/09 Linda Irick
10/19 Sarah Ann Hancock	11/13 Linda Anderson	12/13 Diana Garrett
10/22 Carol Baker	11/14 Scott Fujimoto	12/15 Ryan O'Dea
10/23 Beverly L. Kendrick	11/15 Esther Hoxter	12/16 Steven Bowden
10/23 Joseph Rogerson	11/16 Judith Murphy	12/26 Jimmie Burton
10/24 Eloise Counts	11/18 Eileen Rodriguez Rojas	12/27 June Jensen
10/25 Rodney Jenkins	11/27 Gwendolyn Ervin	12/29 Emmie Sue Baird
10/26 Noble Timmons	11/28 Mavis Russell-Boatman	12/31 Gary Elmore
11/01 Kevin Wilde	11/29 Marva Green	
11/01 Linda Fisher	11/30 Phyllis Robinson	



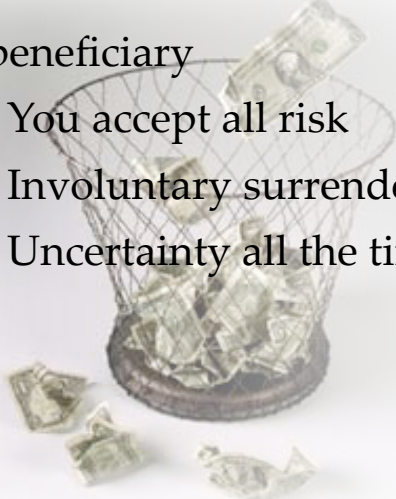




# Mutual Funds Vs. Annuities



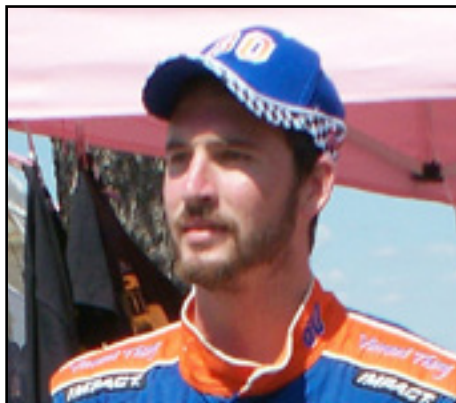
1. Risky
2. 0% of your money guaranteed
3. No lifetime income guaranteed
4. 100% gains of stock market with all the losses
5. Fees for life of contract
6. Contract has to start over for beneficiary
7. You accept all risk
8. Involuntary surrender charges
9. Uncertainty all the time



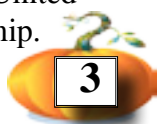
1. Safe
2. 100% money guaranteed
3. Guaranteed income for life
4. Upscale gains of stock market with caps because you have no losses
5. No fees
6. Can provide income to beneficiary
7. No losses; company accepts risks
8. Voluntary surrender charges
9. Provides peace of mind in troubled times

**DONT THROW YOUR MONEY AWAY !**

*Congratulations to the Dillard Racing Team!!!*



Brent Dillard is being inducted into the American Powerboat Associations Hall of Champions, which is the highest honor bestowed upon a boat racer. In 2010 Brent won the Union Internationale Motonavigue Series, APR Formula 3 Championship , The United States National High Point Championship and the North American Championship.



## Best Dates For Federal Employees To Retire

One aspect of choosing a retirement date that every employee should be aware of: Assuming they have fulfilled minimum age and service requirements, every federal employee -- no matter which retirement system he or she is covered by -- is eligible to retire on any day of the month he or she wants to. "Any day" includes weekends (Saturdays and Sundays) and federal holidays. In other words, there is no requirement that an employee "be at his or her desk" in order to retire.

Employees covered by either CSRS or the CSRS-Offset who retire on the first, second or third day of the month will have their retirement take effect on the next day and their first retirement check will be dated the first day of the next month. For example, if a CSRS or CSRS-Offset employee retires on Jan. 1, 2011, then the employee's retirement becomes effective on Jan. 2, 2011, the retiring employee's first CSRS annuity check will be dated Feb. 1, 2011. If the employee retires on any day of the month other than the first, second or third of the month, then the retiring employee's retirement takes effect on the first day of the following month with the first annuity check dated on the first day of the following month. For example, if a CSRS or CSRS-Offset employee retires on Dec. 31, 2010, then the employee's retirement becomes effective Jan. 1, 2011 and the employee's first annuity check will be dated Feb. 1, 2011.

For employees who are covered by FERS or who are "Trans" FERS\*, no matter which day of the month an employee retires, retirement takes effect on the first day of the following month.



### Carolina

Sep - 02 Southern Miss  
Sep - 11 Georgia  
Sep - 18 Furman  
Sep - 25 @ Auburn  
Oct - 09 Alabama  
Oct - 16 @ Kentucky  
Oct - 23 @ Vanderbilt  
Oct - 30 Tennessee  
Nov - 06 Arkansas  
Nov - 13 @ Florida  
Nov - 20 Troy  
Nov - 27 @ Clemson



### Clemson

Sep - 04 North Texas  
Sep - 11 Presbyterian  
Sep - 18 @ Auburn  
Oct - 02 Miami (FL)  
Oct - 09 @ North Carolina  
Oct - 16 Maryland  
Oct - 23 Georgia Tech  
Oct - 30 @ Boston College  
Nov - 06 NC State  
Nov - 13 @ Florida State  
Nov - 20 @ Wake Forest  
Nov - 27 South Carolina

## Why choose National Ethics Bureau licensed agents?



The National Ethics Bureau™ (NEB) is a membership organization of financial professionals who have successfully passed a comprehensive series of background checks and have agreed to maintain NEB membership standards. All members are admitted into NEB's online national registry, where consumers can view a member's approval status and professional profile. NEB is not a financial designation, nor does it sell or endorse any financial products.

All NEB members have successfully passed our annual seven-year background checks for criminal, civil and business violations.

The background check includes:

*Criminal Background Check*  
*Professional License Check*  
*Accredited Designation Check*  
*Civil Background Check*

**In Today's Financial World...  
TRUST IS A MUST.**

Now, more than ever, there is an increased need to know who you can trust in the financial services industry. By choosing an approved member of the National Ethics Bureau™, you will gain the added assurance of knowing that you are working with an advisor who has successfully passed our Ethics Check System™ and has agreed to maintain our membership standards.





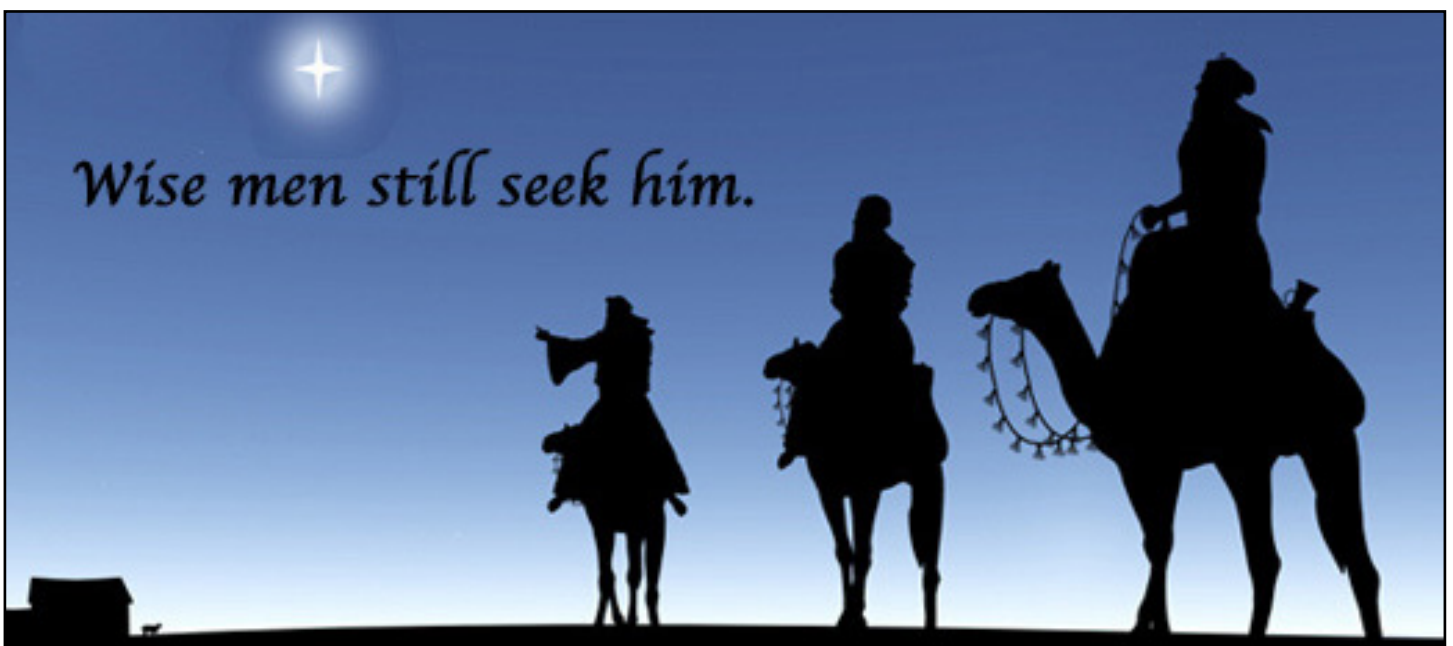
Left: Command Chief Master Sgt. Robert Brooks, 9th Air Force Command Chief (left) Teresa Dillard (center) Chief Master Sergeant Lefford L. Fate, 20th Fighter Wing Command Chief (right)



Above: Air Combat Command Commander General William Frasier III (left) Teresa Dillard (center) Lieutenant General, Gary North, Commander of the Pacific Air Force (right)



Above: (left) Teresa Dillard (Center) 9th Air force Commander, Major General Stephen Hoog and his family



# Summer Client Social Winners



Congratulations to all of our Winners



William and Luella Goff, winners of the client referral contest



Buzz and Leslie Barch, representing Dillard Financial Solutions, Inc. winners of the Chiefs Golf Tournament at Shaw AFB



Carol Baker, runner up of the client referral contest



Vicki Smith and Phyllis Robinson  
door prize winners





# Summer Client Social





# FEDERAL NEWS

## Excerpts from the article “**Check Your TSP: Worst August for Stocks Since 2001**”

By Ralph Smith  
FedSmith.com

Back in August 2001, the C fund dropped 6.27%. The S fund went down 4.32% and the I fund declined 2.58%. In August 2010, the C fund dropped 4.51%; the S fund went down 5.59% and the I fund dropped 3.14%.

To put these returns in a longer-term perspective, this means that the C fund is down 4.62% for the year; the S fund is up 0.21% for the year; and the I fund is down 7.80% for the year. On a brighter note, the F fund has a positive return of 7.89% for the year and the G fund is up 2.06% in 2010.

The problem with the stock market is continued concerns about the nation's economy. Investors are jittery with concerns about a "double-dip" recession; the amount of debt for the federal government (the federal government's debt has soared more than \$4 trillion in the past three years, to something in the range of \$13.3 trillion); and the fact that the jobless rate has not declined. With the August unemployment number that was announced today up to 9.6%, the jobless rate will have been above 9% for 16 straight months. This means the U.S. is mired in the longest such stretch of 9%-plus joblessness in more than a quarter of a century.

Here are the results of the underlying TSP funds for August and the returns for each underlying TSP fund so far in 2010:

## **To Roth or Not to Roth, That is the Question for Federal Employees...**

by Ashby Daniels :

A Roth IRA is an account that is funded with after-tax dollars. It doesn't offer a tax deduction on contributions, but the benefit comes on the back end, when taxes are waived on all withdrawals.

The maximum contribution allowed for a Roth IRA is \$5,000 per year if younger than age 50, and \$6,000 per year if 50 years or older due to a \$1,000 catch-up contribution.

To explain the benefits a bit further, here is an example of how a Roth IRA could work within your financial plan. Imagine that you are 40 years old and you desire to contribute the full \$5,000 contribution to your Roth IRA. If that is the only year that you contribute and your account grows at an average of 8% annually, by age 65, that \$5,000 would be worth \$34,250. The original contribution of \$5,000 and the growth on the account of \$29,250 will be distributed from the account free of taxes.

Aug. 2010 TSP Returns





# National Covention APWU American Postal Workers Union, Detroit MI



## WELCOME JERRY MCCOY

JERRY IS NOW HEADING OUR FLORIDA REGION



Jerry McCoy

### Experience:

Over 30 years in Financial Services Industry  
Has worked as a Banker, Stockbroker and Insurance Representative  
Federal Benefits Coordinator

### Education:

CERTIFIED FINANCIAL PLANNER™ (CFP®)  
BS Morningside College  
Chartered Life Underwriter (CLU)

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# CHRISTMAS WORD SEARCH

Find and circle all of the christmas words that are hidden in the grid. The remaining letters spell an additional summer item!

ANGEL  
BELLS  
BETHLEHEM  
CANDLES  
CANDY CANE  
CAROLS  
DECORATIONS  
EGGNOG  
FAMILY  
FRANKINCENSE  
FRIENDS  
FRUIT-CAKE  
GABRIEL  
GIFTS  
GOLD  
GREETING CARDS  
HOLLY  
ICICLES  
JESUS  
JOSEPH  
LIGHTS  
MANGER  
MARY  
MISTLETOE  
MYRRH

ORNAMENTS  
POINSETTIA  
SANTA  
SHEPHERDS  
SKATES  
SLEIGH  
SNOW-FLAKES  
SNOWMAN  
STABLE  
STAR  
STOCKING  
THREE WISE MEN  
TOBOGGAN  
TOYS  
TREE  
WREATH

E	N	A	C	Y	D	N	A	C	H	T	A	E	R	W	S	S
T	H	I	S	S	N	O	I	T	A	R	O	C	E	D	H	Y
E	G	G	N	O	G	M	E	H	E	L	H	T	E	B	E	O
G	I	F	T	S	F	R	U	I	T	C	A	K	E	T	P	T
R	E	G	N	A	M	H	F	R	I	E	N	D	S	F	H	S
S	L	T	R	E	E	I	E	C	S	C	S	R	R	S	E	E
T	S	H	N	E	G	A	S	A	A	E	A	A	A	T	R	J
H	A	R	A	S	E	N	N	T	L	N	N	R	A	T	D	E
G	I	E	G	S	E	T	I	C	L	K	D	K	O	G	S	S
I	T	E	G	L	A	K	I	K	I	E	S	L	O	L	T	U
L	T	W	O	B	E	C	A	N	C	O	T	L	E	N	S	S
F	E	I	B	E	I	I	C	L	G	O	D	O	E	S	N	J
A	S	S	O	L	L	E	R	A	F	C	T	M	E	M	O	O
M	N	E	T	L	N	B	N	B	N	W	A	S	Y	A	W	S
I	I	M	T	S	O	G	A	B	A	N	O	R	E	R	M	E
L	O	E	E	J	E	O	L	T	R	G	R	N	D	Y	A	P
Y	P	N	Y	L	L	O	H	O	S	H	L	Y	S	S	N	H



## SUDOKU

7		4		1				
	2							
9	1	6			7			2
8		9	1					
2			5		6			7
					9	8		5
4			2			7	1	6
							2	
				6		5		4

Fill the grid with numbers 1 to 9 so that every row, every column and every 3x3 box contains the digits 1-9, without repeating any numbers. Solution on page 12.



# *Dillard Financial Solutions, Inc.*

**Cordially invites you  
to our 2010 Client Christmas Social**

**Come celebrate the holiday with your  
friends at Dillard Financial Solutions, Inc.**

**Saturday, December 11 2010, 5 P.M.  
Seawell's Banquet & Reception Center  
1125 Rosewood Drive, Columbia, SC**



*Food  
Prizes  
Entertainment  
and lots of Fun*



*RSVP is a must  
Call Toby at (803)499-6623*



*Bring your special dessert!  
NO alcohol will be served or allowed*

# NAPS Chapter 215 Wins Educational Workshop

Pictured right: (left) Steve Dillard, (center) Leon Amos, President of NAPS Chapter 215, (right) Tarsha Alexander, winner of the educational workshop and seminar.



NAPS Chapter 215 Charleston, SC

Sudoku Solution  
from page 10

7	3	4	6	1	2	9	5	8
5	2	8	4	9	3	6	7	1
9	1	6	8	5	7	4	3	2
8	5	9	1	7	4	2	6	3
2	4	3	5	8	6	1	9	7
1	6	7	3	2	9	8	4	5
4	9	5	2	3	8	7	1	6
6	8	1	7	4	5	3	2	9
3	7	2	9	6	1	5	8	4

"If you look after the pennies, the dollars will look after themselves."  
- Proverb



*Dillard  
Financial  
Solutions, Inc.*

*"Guiding Your Money to Safety"*

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