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**NEWSLETTER**  
**NOVEMBER 2005**

PORTER COUNTY PROPERTY TAXES DUE NOVEMBER 10, 2005.

Terra Securities Corporation is now GENWORTH FINANCIAL SECURITIES CORPORATION.

COMPUTER AND SOFTWARE UPGRADE

We are in the process of installing new computer software on our new server. Needless to say, we appreciate your patience and understanding during this conversion process.

UPGRADING YOUR PERSONAL FILE

It is critical that we have current information concerning your marital status, IRAs, 401k plans, occupation, investments, etc. Any changes to your personal/financial affairs should be communicated to us. To refresh your memories, if any changes to the following have occurred in 2005, please let us know:

- Protection: Have you changed or should you change beneficiaries on your life insurance policies?
- Retirement: Have you increased or decreased your pension contributions and observed the IRA minimum distribution rules?
- Estate: Are your estate documents, e.g., will, trust, medical power of attorney, etc., more than three years old? If they are, they might be out-of-date and not reflect your current intentions and wishes.
- Financial: What is your current financial state and how does it compare to last year? Do you have a net worth or are you on the verge of bankruptcy?
- Investments: When was the last time you had a check-up of your investments?
- Taxes: Have you scheduled a year-end tax planning session with your tax preparer?

TAX REFORM

A presidential appointed committee is studying our present income tax system with a view to reforming it. Question: Do you favor a 10% flat-tax? In 2004 a single person with a taxable income of \$50,000 would pay \$5,000 compared to \$9,244 under our current system. The same person with a taxable income of \$1,000,000 would pay \$100,000 compared to the \$330,908 he or she would pay under our current tax system. Hmmm?

**THANK YOU FOR YOUR BUSINESS.**

*WE WILL BE CLOSED THANKSGIVING DAY AND THE DAY AFTER.*

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