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Delaware Valley | **Leading Wealth Advisor**

Sterling Investment Advisors Ltd.
Timothy E. Flatley, ChFC®, President

“ Why should I seek help before making a major purchase? ”

By Timothy E. Flatley

Successful families encounter moments when an opportunity is presented to take another big step. They have worked hard to achieve a level of comfort that allows them to explore unique opportunities, whether it is buying a beach house, a ski chalet or a high-performance sports car.

Financial advisors can counsel families on the important issues to consider when these opportunities arise. This includes analyzing the financial implications of the acquisition and how the purchase relates to the family's overall objectives.

Evaluating the purchase requires looking at the acquisition cost and deciding whether to finance all or part of the price. In addition, ongoing expenses can have a more dramatic impact than the initial expenditure. Buying a resort home may seem reasonable until you factor in annual taxes, maintenance and utilities. Would renting a home for a period of time make more sense, particularly if you can see yourself using the place for only several weeks a year?

Much like an advisor researches a stock in-depth before adding it to client portfolios, a family should

perform their due diligence on the potential purchase. We held a recent event with Bob Segal, president and owner of Algar Ferrari Maserati, so our clients could explore the Ferrari cars and even have a chance to drive them. It was interesting to learn how much customization goes into each car and how well they hold their value over time. Comprehensive analysis can dispel preconceived notions and minimize the chance for unfavorable surprises after executing the transaction.

It is important to truly understand the long-term implications of the next big step. If the decision is made properly, the acquisition can be a source of enjoyment and relaxation. Otherwise, buyer's remorse sets in, and it becomes a source of frustration.

A family's vision changes over time. That and the prospect of a significant purchase to fulfill dreams are two of many reasons we feel it is important to meet with our clients on a consistent basis. Sterling Investment Advisors' role is to not only advise our clients on these decisions, but to help position them to consider it in the first place. 🍷

TAKE A LOOK AT FERRARIS

Please join us for an evening of Ferrari sports cars and Dom Perignon.

DATE:

September 15, 2011

LOCATION:

Algar Ferrari Maserati
1234 Lancaster Avenue
Rosemont, PA 19010

TIME:

5:30 p.m. to 7:30 p.m.

RSVP:

Michelle Smaltz
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