

Test AMZ User  
AMZ Financial  
1000 Any Street  
City, ST 10000

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## MESSAGES from the Masters

### **WHAT'S STOPPING YOU? by Beth Burns**

You've heard it before – sometimes bad things happen to good people. People get sick, lose jobs, get divorced, have financial problems, raise troubled kids, suffer from depression and there are a multitude of other things that can go wrong in life. Sooner or later we all face some kind of trouble.

What does it take to get past some of the heartache that we all surely experience? I recently saw the movie *Men of Honor* and was engrossed with one man's quest to be all he could be in his life. Many seemingly insurmountable obstacles were thrown in his path and, yet, he kept finding ways to go where he wanted life to take him.

What does it take to keep the faith, find the good in circumstances and continue on your journey through life? In my work as a coach, and from personal experience, I have found it takes healthy doses of the following elements to press on.

**1. A sense of purpose.** People who continue on know who they are and what they bring to the table. They also know that success is cumulative and that a person is not the sum of his successes or failures, but rather a total sum of how his mind, body and spirit operate.

**2. The ability to see the big picture and keep a positive attitude.** Troubles and turmoil are often the steppingstones to greater and bigger dreams. This is difficult to see in the midst of trouble, but having even the smallest mustard seed of faith will help propel you forward. Think positive!

**3. Perseverance and support.** When you know who you are meant to be, the only way to be that person is to keep pressing on. Find a way. If there is not a path, then make one. And don't go it alone. Get the support you need. Find someone you trust. Ask for their feedback and support. Why make life harder than it has to be? When you go it alone, you make it that way.

**"Always know in your heart that you are far bigger than anything that can happen to you".**  
-- Dan Zadra

Test AMZ User  
1000 Any Street  
City, ST 10000  
(512) 555-1212  
oquinn@fsonline.com

About Our Firm...



## What Is the Marital Deduction?

### **The Marital Deduction: A Powerful Estate Planning Tool Available to Married Couples**

The marital deduction (I.R.C. Sections 2056 and 2523) **eliminates** both the federal estate and gift tax on transfers of property between a husband and wife, in effect treating them as one economic unit. The amount of property that can be transferred between them is **unlimited**, meaning that a spouse can transfer all of his or her property to the other spouse, during lifetime or at death, and completely escape any federal estate or gift tax on this first transfer. However, property transferred in excess of the unified credit equivalent will ultimately be subject to estate tax in the estate of the surviving spouse.

Through use of the unlimited marital deduction, a married couple's combined assets are untouched by federal estate tax, meaning that the full amount is available for the surviving spouse's support and maintenance after the first spouse's death. At the surviving spouse's death, however, there is no marital deduction available and the full value of the surviving spouse's remaining estate is exposed to federal estate taxation.

**If you'd like more information on how to make best use  
of the marital deduction, please contact my office.**

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described. For more complete information, please contact my office at (512) 555-1212.