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April/May 2010

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On the rise — Social Security increasingly valued as retirement supplement



Although no one should depend solely on Social Security for retirement, many people are taking a second look at it. Unfortunately, rumors persist that the venerable government program is on its last legs. This article looks at how Social Security is funded, and what changes might be made to keep it solvent. In the meantime, savers will need to determine how large a Social Security presence they're comfortable factoring into their retirement strategy. Then they'll need to accumulate enough assets to provide themselves a comfortable retirement income when combined with the monthly government checks they expect.

[Full Article](#)

Give your company some credit — It's not easy to find, but financing is out there



Traditional banks have taken a substantial amount of heat over the last year and a half, and many continue to be hesitant about extending financing to even the most stable of businesses. There are, however, other options for borrowers to consider. These include "angel" investors, venture capital firms, and Small Business Administration loans. As a sidebar explains, banks are skittish partly due to the increased number of small business bankruptcies in 2009. However, for those who still want to approach a traditional bank, another sidebar offers some pointers.

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Moneylines: News briefs for businesses



This issue's "Moneylines" discusses new reduced IRS mileage rates; the introduction of Generally Accepted Privacy Principles (GAPP) to help business management combat identity theft; and businesses that are physically relocating nearer to their competitors to form "business clusters."

[Full Article](#)

Practical Perspectives: Key financial issues for you and your family — Rising exec reconsiders disability income insurance



After a difficult period of unemployment, Sylvia scored a great job as an executive of a nonprofit. Her benefits package was decent except for one thing: Her group plan disability insurance fell short of her needs. As someone who had once been disabled following an auto accident, Sylvia couldn't live without a good disability income insurance policy — especially in a slow-recovering economy. She visited her financial advisor to talk about what she should look for in a policy. The advisor offered several tips.

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