

Fall 2006

Graczyk-Dijak Financial Group Ticker Tip

Did you know...

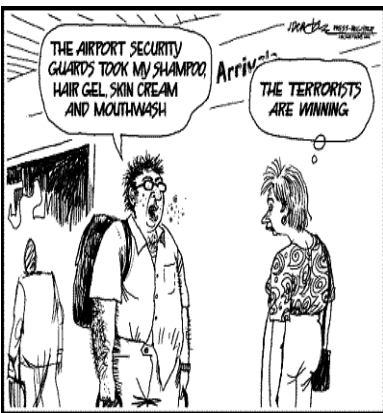
The IRS could not deliver 84,290 refund checks to taxpayers in 2005, mainly because of incorrect or out-of-date addresses. The unclaimed refunds average \$871 each, though some taxpayers have more than one refund.

"We must use time as a tool, not as a couch."

-John F. Kennedy

Bananas contain a natural chemical that makes some people happy. This same chemical is also found in the prescription drug Prozac.

Laughing lowers levels of stress hormones and strengthens the immune system. Kids laugh about 300 times a day. Adults only laugh about 25 times a day.



Living Trusts

Here are some helpful hints you should keep in mind when planning for your estate...

Living trusts are an efficient and effective way to transfer property, at your death, to your relatives, friends, or charities you've chosen. Property left by a will must go through the probate court process, however, property left in a living trust can go promptly and directly to your inheritors. Meaning, your loved ones won't be spending any of their hard-earned money to pay for court costs and lawyer fees after you are gone. While you are alive you may do whatever you want with any trust property, including selling it, spending it, or giving it away. A revocable living trust is basically a piece of paper that becomes operational at your death. At that point it allows your trust property to be transferred, privately and outside of probate, to the people or organizations you name as beneficiaries in the trust.

If one should become mentally disabled before his/her death, the probate court will appoint someone to take control of all of his/her assets and personal affairs. This court appointed agent must file strict annual accountings with the court. The entire procedure is expensive, time consuming and can be humiliating.

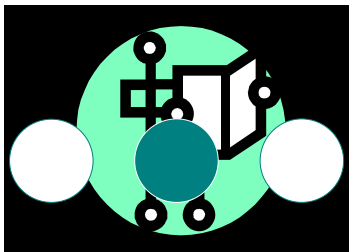


So you may find yourself asking, "Does Joint Tenancy avoid a Living Probate?" No. Each joint tenant is required to sign documents on all major transactions. If one of the owners is mentally disabled and incapable of handling financial matters, everything will have to wait until the probate court takes control.

As far as wills go, they have no control in that situation either. A will only takes effect at the time of your death. It has no control over events during your lifetime.

However, a living trust *does* take precedence in that situation. One of the benefits of a trust is that it is designed to protect you while you are alive. Part of a living trust is a section setting forth your instructions in the event you should become legally incapacitated. You can plan in advance to look after sickness, disability, and even old age. The trustees you pick are bound by law to follow your instructions during these difficult times. With a living trust, there is no need for the probate court at all.

NEXT Financial Breaks Own Record



The Graczyk-Dijak Financial Group

3216 Christy Way –
Suite 3
Saginaw, MI 48603

Phone:
(989) 793-7283
(888) 611-7526

Email
gdfg@thegdfg.com

**Honest Advice.
Good Service.
Lasting Relationships.**

**Be Sure To Check Out
Our Website At:**
www.thegdfg.com

NEXT Financial Group Inc. has received the prestigious and much coveted Broker/Dealer of the Year Award for the 6th consecutive year, breaking their own record of five in-a-row set last year. Historically, no other broker/dealer has won this award more than four times consecutively.

Every year, registered representatives participate in an anonymous voting process, judging their own broker/dealers in 15 key areas ranging from quality of customer service at the home office level to available technology support. Participating broker/dealers that gained the highest composite scores were awarded honors in four separate divisions based on the number of producing registered representatives.

Jeff Auld, President and CEO of NEXT states, "We are thrilled that our registered reps voted to give us this top honor for the sixth year. It validates our efforts in exceeding the expectations of NEXT financial professionals in the areas that allows them to successfully develop and run their business."

2006 has been a year of firsts for NEXT Financial. Earlier in the summer, NEXT moved to the top spot in the Financial Planning Magazine survey as the number one fastest growing independent broker/dealer, based on the largest percentage of growth in revenue in 2005. Next also joined the magazines top 50 largest broker/dealers in America for the first time. The magazine reported that NEXT Financial Group's steep jump in revenue of 46.1% for 2005 was the key in placing the company in the FP50.

This success was on the heels of a second survey in which Investment Advisor Magazine announced that NEXT placed first of any broker/dealer in percentage growth of fee-based advisors added over the past five years.

Founded in 1999, NEXT Financial is owned and controlled by its nearly 750 affiliated registered representatives, located nationwide. In 2005, NEXT had gross revenues in excess of \$54 million, up from \$38 million in 2004.

Source: Houston (Business Wire)

The Graczyk-Dijak Financial Group
3216 Christy Way – Suite #3
Saginaw, MI 48603