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Welcome to our Web site, where you'll find a wealth of information in the form of newsletter articles, calculators, and research reports.

We hope your visit will help you understand the opportunities and potential rewards that are available when you take a proactive approach to your personal financial situation. We have created this Web site to help you gain a better understanding of the financial concepts behind insurance, investing, retirement, estate planning and wealth preservation. Most important, we hope you see the value of working with skilled professionals to pursue your financial goals.

We're here to help educate you about the basic concepts of financial management; to help you learn more about who we are; and to give you fast, easy access to market performance data. We hope you take advantage of this resource and visit us often. Be sure to add our site to your list of "favorites" in your Internet browser. We frequently update our information, and we wouldn't want you to miss any developments in the area of personal finance.

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Sam Pappas and David Allaire are registered representatives of Institutional Securities Corporation.