DRISCOLL FINANCIAL
FINANCIAL SOLUTIONS. SIMPLIFIED.
P.O. Box 956, Plymouth, MA 02362

Forwarding Service Requested

Did you see Bill on Channel 5's *Chronicle* talking about paying for kids' college expenses?

Bill advises clients to fund their retirement first. Take advantage of ROTH IRAs if you qualify. These are excellent college savings vehicles. Be careful how you save for college. Saving the wrong way can harm your chances for qualifying for financial aid!

Small Businessowners Need Help

Increasingly, I'm finding that entrepreneurs are asking for help. They've managed to start and build businesses, but they haven't found a way to make the business profitable enough so that they can compensate themselves commensurate with the time, effort and risk they've committed.

Another set of (experienced) eyes can often provide a solution. The businessowner may be too pressured putting out fires, dealing with the daily grind to stop, step back and take a big picture look at the business. That's where I could help. By pointing out less expensive ways of financing debt; by identifying means of shortening receivables times; by changing pricing or simply showing the businessowner how to take income out in a more tax-efficient manner, I've been able to improve cash flow for several businessowners in the last few months.

If you think you could benefit from a review of your business finances, please give me a call. If I can't help you, I won't charge you!

Quick Tips

2007 Retirement Plan Elective Contribution Limits

	Under Age 50	Over Age 50
401(k), 403(b)	$15,500	$20,500
Simple IRA	$10,500	$13,000
Traditional & ROTH IRA	$4,000	$5,000

New Receipts Rule

Effective in tax year 2007, taxpayers must keep receipts for any charitable contributions. The IRS no longer permits the honor system for small charitable contributions. So, from now on, if you buy Girl Scout cookies, contribute to a local youth sports team or to the Salvation Army, you must either get a receipt or pay by check. No receipt, no deduction!

Visit us online at **www.BillDriscoll.com**

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SOLUTIONS

FALL 2007

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A Note from Bill...

Bill Driscoll, CFP

Financial Planning, Insurance, Investments*

*Registered Representative of and Securities Offered Through QA3 Financial Corp., Member FINRA/SIPC, One Valmont Plaza, 4th Floor, Omaha, NE 68154, (888) 337-4094. Investment Advisor Representative of and Advisory Services Offered Through QA3 Financial, LLC, An SEC Registered Investment Advisor.

Hopefully, you've noticed the makeover of my newsletter. This is a direct result of the refocusing of my business image to more accurately reflect the services I offer clients.

As my business has evolved into general, comprehensive financial planning, it's occurred to me that my role is to simplify clients' finances and to offer solutions. Hence, my new tagline is: **Financial Solutions. Simplified.** I think it sums up what I perceive to be the benefits of working with me:

- a supportive, non-judgmental environment where we can discuss problems and identify solutions to a myriad of financial issues and problems
- using plain language and spending necessary time explaining alternatives so that clients can feel comfortable that they understand the path forward
- honesty, competence and concern for clients best interests.

Let me know what you think!

Bill

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Small Business Spotlight:
Rick Walsh, S.E.A. Coast Entertainment

S.E.A. Coast Entertainment opened its doors in Plymouth in June of 2006 with an objective to be the source of entertainment for brides and grooms, small and large companies, select restaurants and nightclubs, and the place folks could turn to for every entertainment need. Owner Rick Walsh has been in the entertainment field for over thirty years as a musician and booking agent.

S.E.A. Coast Entertainment is licensed, bonded, and insured with Commonwealth of Massachusetts. It is also a proud member of the Chamber of Commerce and Business Network International.

Thousands of brides and grooms have secured their wedding day entertainment with S.E.A. Coast over the past eleven years. Numerous companies trust S.E.A. Coast with providing them with quality entertainment for their company events through out the year. A corporate client list can be found on the company website at www.seacoastentertainment.com

"We pride ourselves in being able to match the right entertainment for the right occasion, at the right price" says owner Rick Walsh. Whether it's an anniversary party with fifty guests at a private home, or a corporate event with eight hundred in attendance at a major hotel, S.E.A. Coast is your best source of entertainment.

You may contact Rick Walsh at 508-224-5942 or at Rick@seacoastentertainment.com Ask to be put on the mailing list to receive quarterly newsletters. Call S.E.A. Coast for your next event.

Bill is Frequently Quoted...

The Christian Science Monitor

April 2, 2007 edition

Step cautiously into an online bank
By G. Jeffrey MacDonald Correspondent

Some financial advisers urge clients to follow the money. A person who isn't carrying high-interest debt and wants to keep cash on hand for a rainy day should consider putting most of the cash in virtual accounts, according to ***Bill Driscoll***, a financial planner in Plymouth, Mass. The reason: high returns and low risk.

"There's absolutely no commitment. Why wouldn't you take advantage of it?" Mr. Driscoll asks.

Bay State Parent

February 2007

Seven Ways to Financial Success in 2007
by Rosemary Cafasso

"Credit cards allow us to take the planning out of our lives," said ***William Driscoll***.

Business Week

Five for the Money May 10, 2007, 7:16PM EST

Sharpen Up Your 401(k)
by Alex Halperin

Though he doesn't believe in market timing, Plymouth (Mass.)-based financial planner ***William Driscoll*** says 401(k) holders should seriously consider having a fixed-income component in their plans. When major stock indexes are booming, he suggests "this is an opportune time to make the move" before a market plunge erases gains.