



SMEDLEY FINANCIAL SERVICES, INC.®

Our mission at Smedley Financial Services, Inc.® is to offer financial planning strategies, innovative solutions, and investment opportunities to individuals, families, and businesses and to provide unequaled value and service to each of our clients we are privileged to serve.

6 Good Reasons to Buy a Home Now

Houses appear to be more affordable than they have been in over a decade. So is this the right time to buy? Here are a few things you should consider when making your decision.



1. Prices have nearly hit bottom.
2. Houses are affordable again.
3. Mortgage rates won't go any lower.
4. It's a buyer's market.
5. You may find a distressed property.
6. Home ownership is still attractive.

Talk with one of our wealth management consultants to discuss the financial considerations of buying a home.

Source: Kiplinger's Personal Finance Oct. 2011.

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September - October 2011

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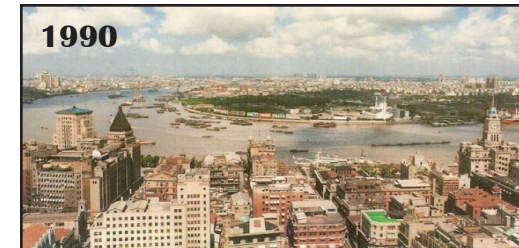
The last decade has brought sweeping transformation in the world. Political unrest and leadership changes have been top news stories. Populations that have lived in repressed environments for centuries are taking a stand to improve their condition.

Technology has also made the news as it has increased productivity within companies and became available to a larger demographic.

We are watching as the middle class population in emerging countries is increasing. In fact, for the first time in history, more than half of the world's population is considered middle class.¹

A greater middle class equates to a larger consumption rate. More people living in emerging countries such as China,

India, and Brazil are purchasing computers, cell phones, and cars for the first time. A great example of this growing change comes from China. In 1989, there were 10,000 cell phones in China. Today, there are 650 million cell phones in China, more than double the population of the entire United States.



The changing skyline in Shanghai-China from 1990 to 2010 is an example of the growth in emerging countries.

We are also watching as the world becomes connected. Facebook, Twitter, and other social networking forums make it easy for individuals around the world to communicate. Gone are the days of waiting for the evening news to see what's happening in the world. Today, we go directly to a website, log onto Facebook, or pick up a cell phone to get information.

U.S. born companies have recognized the growing middle class demographic and have incorporated international operations in their plans for growth. Many companies

Continued on page 2.

"A pessimist sees difficulty in every opportunity; an optimist sees the opportunity in every difficulty." - Winston Churchill

Global Opportunities

Continued from page 1

receive over 50 percent of their revenues from operations outside the United States—Pfizer, McDonald's, Coca Cola, Apple, HP, and Qualcomm to name a few.² The same can be said of foreign companies that generate a high percentage of revenues from the U.S.—companies such as Infosys, Nintendo, and TEVA.




McDonald's in Chaing Mai, Thailand

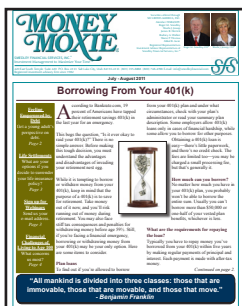
Looking for global opportunities has become standard practice for many companies. The financial industry has long recognized that opportunities exist outside the United States in the global markets and are offering many investment options for investors.


As investors, it is essential for us to open our minds to the changing world around us and the opportunities this may bring. For more information on how Smedley Financial is incorporating global opportunities in our analysis, contact your wealth management consultant.

¹ Sources: United Nations, World Bank, Second Among Equals: The Middle Class Kingdoms of India and China.

² Sources: Apple Inc., Coca Cola, Hewlett-Packard Co., McDonald's Corp., Qualcomm Inc. Most recent data available in each company's latest financial statements. 

Electronic Publications



If you would like to receive Smedley Financial's Money Moxie and Viewpoint publications electronically, e-mail us at info@smedleyfinancial.com. Include your name and preferred e-mail address. We will send all future Smedley Financial publications to you electronically. 

Look What's New!

We are proud to announce the completion of the new Smedley Financial website. We invite you to take a minute and see what is now available to you online at www.SmedleyFinancial.com.

Some of the website highlights include:

Educational Resources and Videos: We discuss topics ranging from financial planning, estate planning, retirement planning, and investing to taking care of aging parents, loss of a spouse, and more.

Financial Calculators: We give you access to basic calculations that can be helpful when making financial decisions.


Women and Wealth: We devote a special section to vital financial concerns facing women today.



You can find answers to basic questions in our Q&A section. You may also enter a request for additional information if you have specific questions, or you can request to schedule an appointment.

In the near future you will be able to view past Smedley Financial webinars.

Like us on Facebook and you will be notified of updates to the website and current events at Smedley Financial.

As always, we value your opinion. Please let us know what you like about the website as well as recommendations for improvement. 

“Faced with the choice between changing one’s mind and proving that there is no need to do so, almost everyone gets busy on the proof.” - John Kenneth Galbraith

Visit Your Doctor Without Leaving Home

How would you like to visit with your doctor without leaving the comfort of your home or work? This scenario is fast becoming a reality.

The struggling economy over the last decade has the health care industry and doctors looking at new ways to use technology. They want to build more efficient ways to deliver quality health-care services as well as save time and money.

A new trend has some doctors offering virtual office visits. A patient can log onto a virtual office, go through a series of questions outlining his symptoms, and make an appointment to visit with a doctor. At the appointed time, the doctor logs onto his computer to have a video conference with the patient. The visit uses a web-based video feed and a secure text chat or phone conversation.



Rodney A. Walker CFP®
Wealth Management Consultant

Virtual visits help doctors to be more efficient and timely for routine ongoing visits with patients. Now they can follow up after medical procedures, consult regarding lab results, monitor ongoing health concerns, and refill prescriptions efficiently.

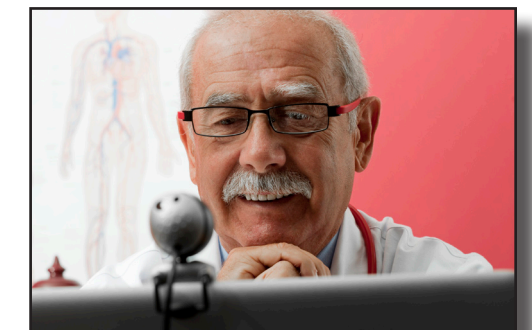
Doctors will also have access to electronic tools such as:

- **E-Prescribing:** Doctors write prescriptions and have them sent to the patient's preferred pharmacy on record. This feature is very convenient for the doctor and patient. Doctors spend the time with the patient to verify that the prescription is working as expected then authorizes a refill. The patient no longer has to sit in the waiting room or the exam room before finally seeing the doctor for a routine prescription refill.
- **Patient Records:** Doctors can import patients'

records and any recorded conversations they have had with patients in standard industry format. This makes records readily accessible to the doctor and helps in the event the patient needs to see a specialist. The specialist has access to the records that are needed in a timely manner.

Another advantage of virtual office visits is cost savings. For individuals without insurance, the out-of-pocket cost of a doctor's visit can be anywhere from \$100 to \$300. The cost of a virtual office visit begins around \$35 and will vary based on the time required for the appointment and the company the doctor chooses to administer the online meetings. This can create a valuable savings of both time and money.

Doctors want patients to be aware that actual office visits are still necessary. Virtual visits with a doctor are for ongoing routine reviews. This option is not meant to replace diagnosis, lab work, or exams.



Take time to call your insurance provider to make sure virtual office visits are covered under your policy, then call your doctor to see if virtual office visits are an option for you.

Sources: Onlinecareforproviders.com and moneytalksnews.com 

“The Internet is becoming the town square for the global village of tomorrow.” - Bill Gates

Holiday Schedule
Nov 24 - Thanksgiving
Nov 25 - Closed