

We Appreciate Your Business!



Congratulations!

Brian has been invited to attend the prestigious Wharton Executive Education Program "A New Model for Understanding Retirement Risk." He is very excited to participate in such a highly regarded program.

VHS or Beta? Does History Repeat Itself Again?

By Brian C. Tillotson

I thought for my article in this quarter's newsletter we would focus on technology. I wonder if we are facing another example of the old adage that history repeats itself. If you will recall, when VCRs were first introduced, there were VHS and Beta technology. It was widely agreed that Beta offered superior technological advantages. However, as we have seen many times in business, the better technology doesn't always win out. Only the best pack rat would have a beta VCR hidden in his attic today.

As we sit here today, there is another technology war being fought (albeit in the early stages). The new war is in respect to future DVD discs. There are two major types in the offering; Blu-Ray versus HD DVD. As a side note, Blu-Ray's name comes from the color of the optical laser used to read the disc, which is blue. HD DVD's optical laser is red. Nevertheless, the main issue at hand is storage. While both discs will be able to store significantly more data than today's disc (Blu-Ray claims to be able to store 9 hours of high definition video), there is still debate over which technology will beat the other in regards to storage. Keep in mind we are looking into the future in regards to high definition video. Although the main impact will be on kids' gaming systems, (e.g. Playstation3 game consoles,) it will also be a major selling point for future HDTV's.

A common theme among investment managers is when it comes to technology winners, it is best to not read Technology Review, but rather The Wall Street Journal to see where the money is flowing. In this case, that might not work. In an interesting parallel, Sony is currently the big force, both money and technical support, behind Blu-Ray technology. The reason I find that interesting is Sony was also the big company behind the Beta video recorder technology. Is history set to repeat itself?

Inside this issue:

Congratulations!	1
VHS or Beta?	1 & 2
<i>Does History Repeat Itself Again?</i>	
Insurance Talk	2
Welcome Aboard	2
Key Dates	2
Mission Statement	2
Operations Corner	3
On A Personal	3
Interesting Facts	4

Contact Information:

Brian C. Tillotson

Address:

**8505 Freeport Pkwy
Suite 375
Irving, TX 75063**

Phone Numbers:

**(817) 509-0900
(972) 894-0100
(800) 532-4813**

Fax:

(972) 590-3188

E-Mail:

btillotson@virtuswealth.com

(Continued on page 2)

What does this mean to you? First, one might hold off buying a new DVD player right now. Blu-Ray players have started to drop in price and if it ends up the winner, we don't want to add more junk to our attics with our recently purchased non Blu-Ray DVD players. And if Blu-Ray doesn't stick, we would hate to spend all that money on the next version of the Beta system. Second, as an investment it is way to early to try to pick the winner, unless of course someone wants to take high risk and hopefully reap the high rewards.

The one thing I am certain of is technology is making our viewing pleasure, be it TV, gaming systems, movies, etc. a much better experience. The one certain winner will be the end user, unless of course we invest big into the loser.

Insurance Talk

Karen Passed!

The Texas Life, Accident, and Health Agent Insurance Exam! Karen can now help you with your insurance needs. She can actively research products and obtain competitive rates from over 30 companies to recommend a customized solution. Karen is primarily focusing on Long Term Care Insurance, but she can also address additional insurance products that align with your overall financial plan. This further exemplifies that Virtus Wealth Management is a full service wealth management firm.

Welcome Aboard!

We are pleased to announce the addition of our newest employee, **Tiffanie** Johnson. Tiffanie enters Virtus Wealth Management as an experienced administrative staff member to help assist Brian, Amy and Karen in their day-to-day activities, as well as, focus primarily on the marketing side. Tiffanie brings with her 9 years of administrative experience in the finance and marketing fields as well as sales experience.

Tiffanie, a single mother, enjoys spending quality time with her son, Austen, challenging herself to learn new things and country dancing. Austen, a recent kindergarten graduate, enjoys swimming, fishing, bowling, and sports. He is really looking forward to the 1st grade!

Please help us in welcoming her aboard!

Key Dates

September 3

Labor Day

October 8

Columbus Day

October (date tbd)

Lunch & Learn Timmaron CC

November 12

Veterans Day

November 22

Thanksgiving Day

December (date tbd)

Client Holiday Party

December 25

Christmas Day

This newsletter is dedicated to all of our clients who have passed away. Most recently:

Margaret M. of Ozark, AL

William B. of Houston, TX

Mission Statement

To strive for continued excellence in helping you reach your financial goals based on an in-depth understanding of your values and objectives and by using sound practical strategies of wealth management

Operations Corner

Would you like to consolidate or reduce the paperwork that you receive from VSR?

First Clearing Statement Linking - If you prefer to receive your account statements via mail and you have more than one account, First Clearing can mail all of your account statements in one envelope if you complete a First Clearing Statement Linking Agreement form. Please call us if you are interested.

First Clearing Access Online – If you would like to reduce the mail you receive from VSR, you can sign up for online account access and select the option to stop receiving paper confirms and statements. Online access is available via www.vsrfinancial.com. You can establish a user id by having your account numbers available and calling First Clearing Access Online at (877)488-3748. Once you establish your user id and log in, you can opt out of receiving paper statements by selecting *Register > Add Electronic Address*. After registering, you will be able to access up to 13 months of statement history, 400 days of trade confirmation history, and up to three years of tax document history. Registering and going to paperless format is not permanent, as documents can then be viewed, printed, saved or even reverted back to paper mailings as needed.

Checks – Please always remember to write your checks directly to First Clearing Corporation when funds need to be deposited into your account or directly to the party indicated in the prospectus when you are funding a particular investment. We can not accept checks written to VSR or to Virtus Wealth Management.

On A Personal Note

- **Karen** had fun being the Craft Teacher for the purple crews at the Irving Bible Church Treasure Island Summer Spectacular (Vacation Bible School), and a picture with Karen and her boys even made the IBC website (<http://www.irvingbible.org/index.php?id=1080>). She is also currently studying for her Series 7 exam and is hoping to become a licensed Securities Representative by the end of the year.
- **Brian** and **Amy** have finally settled into their new house and all of the boxes are gone! Who knew that moving just one mile would be so difficult.
- **Tiffanie**, within her first week, realized what a wonderful company she works for and has started studying to take the Texas Life, Accident, and Health Agent insurance exam! :-) working on the brownie points (-:

We thank you for your patronage. Without you we would not exist. It has been very satisfying over the years to watch as you reach your financial goals and knowing that we had some small part.

“Anyone can be happy when times are good; the richer experience is to be happy when times are not.”

Susan Harris

Television writer and producer

“Life is full of embarrassing moments. The next time you find yourself in one, be the first to find humor in it.”

Adapted from You, Inc.

Harry Beckwith and

Christine Clifford Beckwith

Warner Business Books

“The moment of enlightenment is when a person’s dreams of possibilities become images of probabilities.”

Vic Braden

Tennis Instructor

**Securities offered through
VSR Financial Services, Inc.**

Member NASD/SIPC
Registered Investment Advisor

Virtus Wealth Management
8505 Freepoint Parkway
Suite 375
Irving, TX 75063



Interesting Facts

- Money isn't made from paper, it's made out of cotton.
- The dime has 118 ridges around the edge... that's one less than the quarter.
- All U.S. Presidents have worn glasses. Some just didn't like being seen wearing them in public.
- Coco Chanel started the trend for sun tans in 1923 when she got accidentally burned on a cruise.
- Only two people signed the Declaration of Independence July 4th. The last signature wasn't added till 5 years later.
- America's best selling ice cream flavor is vanilla.
- Honey is the only food that does not spoil. Honey found in tombs of Egyptian pharaohs has been tested by archaeologists and found edible.
- The population of the world can live within the state boundaries of Texas.
- Right-handed people live, on average, nine years longer than left-handed people do.