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PLUMBING PRIVATE STOCK EXCHANGES

Worth

WEALTH IN PERSPECTIVE

THE TOP 100 WEALTH ADVISORS

AMERICA'S PREMIER FINANCIAL STRATEGISTS
FOR GLOBAL INVESTING

Post-Auction Blues

THE HIDDEN COSTS OF
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Debuting This Month

THE WORTH
FINANCIAL MAKEOVER

Liquid Assets

HOW TO INVEST IN THE 21st CENTURY'S HOT COMMODITIES

CAPITAL ADVISORS, LTD.
financial counsel

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IT TAKES A TEAM!

HONORED FOR THE FIFTH CONSECUTIVE TIME

CAPITAL ADVISORS, LTD. has once again been named by *Worth* magazine as among the Nation's Top 100 Wealth Advisors, due in large part to our teamwork, guiding principles, and over 100 years of cumulative experience.



Capital Advisors Team:
Sally Iacampo, Rob Holub,
Sandi Andrews, Mark Ciulla,
Mary Kozar, Melissa Costello,
Zach Abrams, Susanne Chase,
Scott Antill, Neil Waxman
and Pat Hanratty

- **INDEPENDENT AND OBJECTIVE**

We are independently owned and operated. We work exclusively for our clients — not a brokerage house, insurance company, bank, or other financial institution.

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AMERICA'S PREMIER FINANCIAL STRATEGISTS FOR GLOBAL INVESTING

	FIRM CITY	PHONE	FIRM ASSETS	LARGEST CLIENT'S NET WORTH	MEDIAN CLIENT NET WORTH	MINIMUM ASSETS FOR NEW CLIENT
Ohio						
Joseph Evelo	Merrill Lynch, Cincinnati	513.579.3888	\$1.6 trillion	\$500 million	\$22 million	\$10 million
Patrick Hanratty, CPA, CFP, PFS	Capital Advisors, Shaker Heights	216.295.7900	\$478 million	\$35 million	\$4.7 million	\$0.5 million
William Heichel, JD, CFP	Pinnacle Wealth Planning Services, Mansfield	419.526.2060	\$425 million	\$100 million	\$10.5 million	\$2.5 million
Neil Waxman, CFP	Capital Advisors, Shaker Heights	216.295.7900	\$478 million	\$80 million	\$20.5 million	\$2 million
Pennsylvania						
Edd H. Hyde, CFP, CIMA	Radnor Financial Advisors, Wayne	610.975.0284	\$657 million	N/A	\$7.3 million	\$5 million
David Lees, CPA, CFA, CAIA	myCIO Wealth Partners, Philadelphia	267.295.2281	\$2.7 billion	\$2.1 billion	\$29 million	\$2 million
Scott Levin, JD, MBA, CFP, ChFC	Pitcairn Financial Group, Jenkintown	215.881.6065	\$3.5 billion	\$500 million	\$40 million	\$25 million
Thomas Melcher	Hawthorn, Philadelphia	215.585.5812	\$16 billion	\$1 billion	\$150 million	\$20 million
Grant Rawdin, JD, CFP	Wescott Financial Advisory Group, Philadelphia	215.979.1600	\$1.32 billion	\$225 million	\$26 million	\$2 million
Louis P. Stanasolovich, CFP	Legend Financial Advisors, Pittsburgh	888.236.5960	\$312 million	\$24 million	\$1.5 million	\$1 million
South Carolina						
Cheryl R. Holland, CFP	Abacus Planning Group, Columbia	803.933.0054	\$431 million	\$90 million	\$2.9 million	N/A
Tennessee						
Howard Safer, MBA, CPA, PFS	Regions Morgan Keegan Trust, Nashville	615.313.2174	\$75 billion	\$30 million	\$7 million	\$1 million
Texas						
David Diesslin, MBA, CFP	Diesslin & Associates, Fort Worth	817.332.6122	\$523 million	\$55 million	\$4.7 million	N/A
John D. Eadie, CPA, CFP, PFS, CIMA, CFA	Frost National Bank, San Antonio	210.220.6187	\$24 billion	\$500 million	\$11 million	\$5 million
Richard Joyner, CPA, CFP, CIMA, PFS	Tolleson Wealth Management, Dallas	214.780.2512	\$2 billion	\$500 million	\$55 million	\$10 million
Mary Margolis, CPA, CFP, PFS	Stavis, Margolis Advisory Services, Houston	713.552.9277	\$1 billion	\$60 million	\$4.2 million	\$1 million
Greg Reid, MBA, CIMA	Telemus Capital Partners, Houston	713.621.1777	\$3 billion	\$2 billion	\$30 million	\$10 million
Deborah Stavis, CFP	Stavis, Margolis Advisory Services, Houston	713.552.9277	\$1 billion	\$150 million	\$5 million	\$1 million
Utah						
John Bird, MBA, CFP, CFA	Albion Financial Group, Salt Lake City	801.487.3700	\$620 million	\$80 million	\$3.2 million	\$1 million
Virginia						
Glen Buco, CFP	West Financial Services, McLean	703.847.2500	\$676 million	\$39 million	\$7 million	\$1 million
Michael Joyce, MBA, CFP, CFA	JoycePayne Partners, Richmond	804.358.2702	\$370 million	\$100 million	\$3 million	N/A
Keith Muth, CPA, CFP, CFA, PFS	Virginia Asset Management, Midlothian	804.327.0409	\$3.7 billion	\$55 million	\$3.5 million	\$1 million
Washington						
Dean Braun	Citi Family Office, Seattle	206.343.2922	\$1.5 trillion	\$300 million	\$31 million	\$3 million
Kathleen A. Miller, MBA, CFP	Miller Advisors, Kirkland	425.822.8122	\$4 billion	\$20 million	\$4 million	\$0.5 million
Wisconsin						
Christopher Didier, MBA, CFA	Robert W. Baird & Co., Milwaukee	414.765.7095	\$70 billion	\$200 million	\$5 million	\$5 million
Vernon C. Sumnicht, PhD, MBA, CFP	Sumnicht & Associates, Appleton	920.731.4455	\$357 million	\$125 million	\$35 million	\$2 million



Partner Group: Mark Ciulla, Neil Waxman and Pat Hanratty

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The Top 100 Methodology

FOR SOME, THE ARRIVAL OF SPRING heralds new beginnings after a long winter. For the editorial staff of WORTH, it signals the return of a daunting, yearly task: the selection of the Top 100 Wealth Advisors from a large pool of highly qualified applicants. The complex process of gathering, organizing and assessing the information that wealth advisors submit takes months to complete, and sometimes pushes hard against deadlines set for the publication of the October issue, in which the final list is published.

While this task is never easy, it was particularly difficult this year. The hundreds of advisors who answered our Top 100 questionnaire offered keen insights into the current investment climate. A number of the responses we received were exceptionally thorough and original, evidencing the kind of comprehensive financial expertise and client focus that elevates advisors to the pinnacle of their profession. Some who made the list in the past are noticeably absent this year; others who have never participated before make their debut.

In anticipation of the inevitable questions about how we choose the individuals we honor, please know that our methodology is straightforward. While our weighing of the various criteria may change in response to market shifts or economic activity, the methodology we use to gather, organize and analyze the information remains constant.

The process begins with an invitation to our readers to nominate those wealth advisors who have truly gone above and beyond the call of duty in meeting their clients' needs. We also solicit nominations from private banks, wealth management and investment firms and industry associations. Nominated advisors, and others who wish to participate, then complete a detailed online questionnaire in which they provide their educational and professional credentials, work history, compensation structure, client retention rate and other

background information. We then ask about areas of expertise, their approaches to working with new clients and how they meet the unique needs of the affluent clientele they serve.

While we give this information considerable weight in our selection process, we place the greatest importance upon each candidate's ability to intelligently discuss the current investment climate, the markets and their strategies for success. At this point, the competition becomes fierce. Affluent investors pay their wealth advisors to be independent thinkers, and based on the spectrum of analyses we read, many earn their keep. This year, very few agreed on the best way to invest in a global market where phenomenal growth—and risk—can be found offshore, and dramatic market swings have become daily events. Even fewer claimed that their strategies were foolproof. Many, however, explained their insights clearly, concisely and with conviction—exactly how they should communicate with their clients.

Following our compilation of a preliminary list, the final step in the selection process is one of verification. WORTH's editorial staff confirms, to the extent possible, that the information advisors provide is accurate and truthful. We run background checks and occasionally ask additional questions of both advisors and their clients. By the time this step is completed, spring is just a memory and the dog days of summer are upon us. With deadlines approaching, we finalize our list, confident in the choices we've made.

The competition this year was extremely tough. But that's how it should be. Wealth management is not an easy profession—the men and women who guide their clients through life's triumphs and challenges must be smart, resilient, decisive and dedicated. Those honored in the following pages embody all these qualities and more. We salute them. They are WORTH's Top 100 Wealth Advisors for 2007. —*Douglas McWhirter*