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Quotes of the Month

Wacky December Holidays

- 2 Science Fiction Day
- 4 Cookie Day
- 5 Blue Jeans Day
- 7 Cotton Candy Day
- 12 Ding A Ling Day
- 18 Flake Appreciation Day
- 21 Humbug Day
- 28 Call A Friend Day
- 31 National Champagne Day

INVESTMENT TERM OF THE MONTH

Weak Dollar

The Dollar that can be exchanged for only a small or decreasing amount of foreign currency. A weak dollar means that the U.S. dollar cannot buy very much of another currency. The strength of the dollar has an impact on imports and exports because goods and services from a foreign nation are usually purchased in the currency of the producing nation. A weak dollar usually leads to high exports and low imports. opposite of strong dollar.

Constantly choosing the lesser of two evils is still choosing evil.

Jerry Garcia

Energizer Bunny arrested, charged with battery.

Unknown

Time is a great teacher, but unfortunately it kills all its pupils.

Louis Hector Berioz

A people free to choose will always choose peace.

Ronald Reagan

If we have no peace, it is because we have forgotten that we belong to each other.

Mother Teresa

On the Lighter Side

Lawnmower Getaway Proves Unsuccessful

Police in South Carolina said a man attempted a slow getaway by lawnmower after robbing a convenience store.

Aiken County Sheriff's deputies told the Aiken Standard the man left the store on a riding lawnmower Thursday morning but didn't get far before he was arrested.

Capt. Troy Elwell said Ricky New had been charged with assault and battery and armed robbery.

Investigators said the suspect beat a store clerk with a stick during the robbery. Mr. New was being held at the Aiken County jail. It wasn't yet known if he has an attorney.

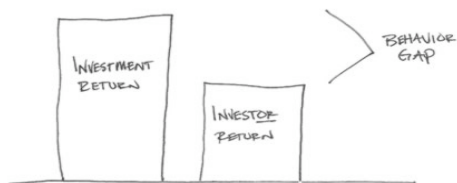
The Problem with the Market timing Strategy

Another big negative with the market timing strategy is the fact that it generally involves a large number of transactions, especially when compared to the buy and hold method. Buying and selling all those stocks requires commissions which can start to take a larger and larger chunk of profits especially when the market doesn't react in the way you predicted.

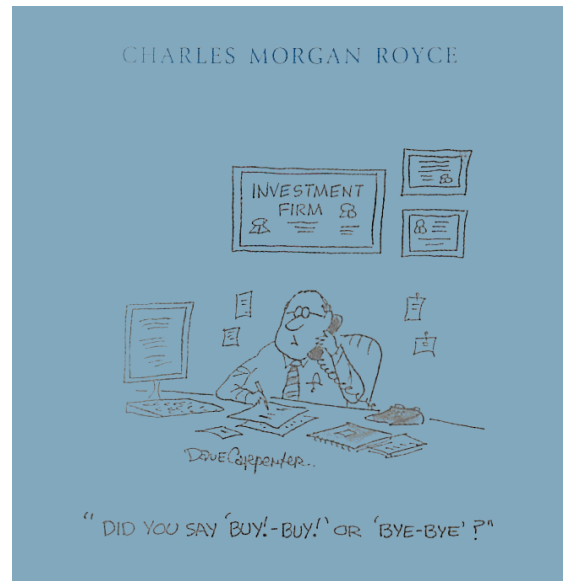
Source: www.investorguide.com

Investment Tip of the Month

I have been doing a lot of research lately regarding the best way to approach investing. The answer is pretty simple-leave your emotions out of your investment decisions. Dalbar, a company out of Boston Massachusetts, has been producing a study for about 16 years entitled Quantitative Analysis of Investor Behavior (QAIB). Dalbar looks back over the past 20 years and compares the return of the S&P 500 against the return of the "average mutual fund return", the "average mutual fund investor" and the "average inflation rate" over the 20 years studied. The results are similar for each of the 20 year periods studied. The S&P 500 return is higher than the return of the average mutual fund which is higher than the return of the average mutual fund investor. Why? Because the individual investor panics when the market goes down (sells low), gets back in when the market goes up (buys high) and fails to achieve market returns. Though you cannot invest directly in the S&P 500 it serves well as a benchmark. My job is to help clients leave their emotions out of their investment decisions. Contact me and I will be happy to discuss the Dalbar numbers in greater detail.



Past performance is no guarantee of future results.



The Bonus of the Month

There are big changes coming in the world of 401ks. Most participants in these plans have no idea what it is costing them to invest in their plan. Many times the sponsors don't even know the costs. That will all change in 2011. The Department of Labor (DOL) has issued a ruling that all plan providers must supply all costs associated with the plan to the plan sponsor by July 16, 2011. In turn, those costs must be included in participants' statements for the fourth quarter of 2011. Read the bonus report to learn more about what the DOL is contemplating.

In Closing

I wish each and everyone a happy and holy holiday season. I am looking forward to family coming in from Texas, North Carolina, Ohio, Florida and maybe a few other states. Finally, may 2011 be very profitable of each of you and for our Country.

Thank you for the opportunity to help with your investments. Referrals are appreciated!!!