

Investment Tip of the Month

Maximize Your Employment Benefits

Employment benefits like a 401(k) plan, flexible spending accounts, medical and dental insurance, etc., are worth big bucks. Make sure you're maximizing yours and taking advantage of the ones that can save you money by reducing taxes or out-of-pocket expenses. If your company makes a match to the 401K plan, you should contribute an amount up to the match. If you can afford to invest more than the amount that is equal to the match, contribute the additional amount to a Roth IRA. Although the Roth does not give you a tax deduction for the year of contribution, it grows tax deferred and is tax free when withdrawn after the age 59 ½ if open for at least five years.



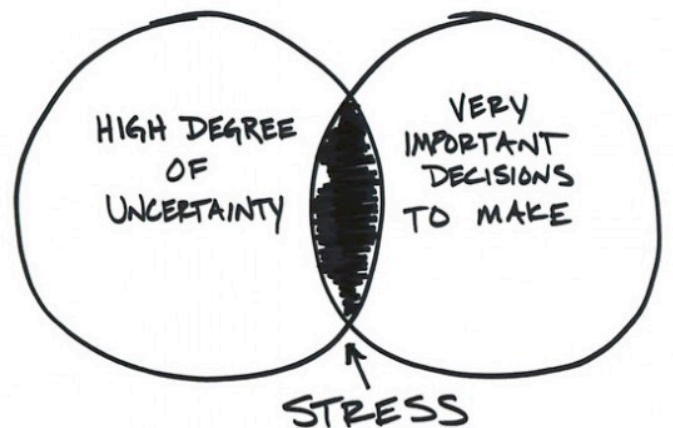
New Video

I have created a video about my business that also talks about fees and fiduciary responsibility. It runs about 2 minutes and you can access it at

<http://www.youtube.com/watch?v=pE-fqN5uXxQ>

The Bonus of the Month

The bonus this month deals with how our bad behavior translates into lower returns for our investments and the false promises put forth by broker dealers and mutual fund companies. I have taken comments from a recent article by Larry Swedroe entitled "Foolish Ideas" and subtitled "Successful active management is a fantasy stoked by the financial industry".



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In Closing

It hasn't snowed for 8 days so Spring must be here. Enjoy it! I continue to wish you:

Blue Skies
Green Lights
A Successful Portfolio

Referrals are appreciated!!!