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UPCOMING  
SEMINAR  
DATES:

SEE INSERT

# RETIREMENT PLANNING NEWSLETTER

AUGUST 2011

Dear Valued Client,

Sometimes events in the world happen so fast you want to pause and take a deep breath!

The recent 20% drop in the stock market has been caused by our country losing its AAA rating we have had since 1917. However, perhaps more troublesome has been the pronounced slow down in the U.S. economy. Our economy needs to grow 3% - 4% a year to create jobs, reduce unemployment and produce more goods and services. This is not happening; the first half of the year the economy limped along at a 0.8% increase, not enough to create anything except anxiety. Thus, any risk-based investments have to be reconsidered in the face of anemic growth in our nation's economy. Yet Wall Street's advice on Friday, August 5<sup>th</sup> was to keep

buying stocks.

**Here's our investment strategy:** please don't expose any money to the stock market unless you are prepared to lose 20% or 30% of your principal. Markets are volatile. You may make money but also lose your savings. Most importantly if you are relying on future increasing income from your stock market investments, that approach is at best uncertain because your retirement principal is at risk and that determines your income. You must have a plan to protect and safeguard your wealth from the uncertain world we live in.

It seems an eternity since we had two enjoyable workshops with our clients, their friends and other invitees. We thank Rich, Seif and Joan and Bob and Peggy for attending our Laurel View location. Mr. and Mrs.

Savage, Mr. and Mrs. Martinnelli, Evie, Sandra and Marilyn and Mario attended The Ocean House event in Watch Hill and we thank them all for joining us at such a great location. Now more than ever, plan to attend our workshops in August. Please bring a friend who should hear our message about wealth preservation.

Sincerely,

*Syd and Diane Rogers*

P.S. We will be away for a week from August 15<sup>th</sup> through August 22<sup>nd</sup> on a family vacation.