

# There is more to life than that green stuff called MONEY



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## The market gives and the market takes

Nearly 27 years of experience in the financial business has taught me a couple of things: safe money options like fixed annuities and fixed index annuities make sure a person does not lose a dime when the stock market has its moments and the stock market has moments that make a person want to go buy a new car and then there are moments when a person wants to sell everything and live in a cave.

If a person is nervous about their money in the stock market they must know the stock market is not the problem. For decades the markets have done what they do. Go up and down and for reasons we don't always understand and at times we can't predict. How much money a person has in the stock market is the problem. You can only put money in the markets that you are comfortable with watching it go up and down.

I manage just north of \$100 million dollars. Over \$90 million of those funds are in fixed money options where people sleep very peacefully no matter what the markets are doing. The remaining funds are in the stock market for folks trying to get higher returns on their investments. The secret is common sense. The money that folks have in the markets with me is such a small percentage of their overall portfolio it has a minimal impact on their total assets. Just a side note here – you want to avoid taking systematic income out of stock market investments- that will help you avoid having to withdrawal money when the markets are down.

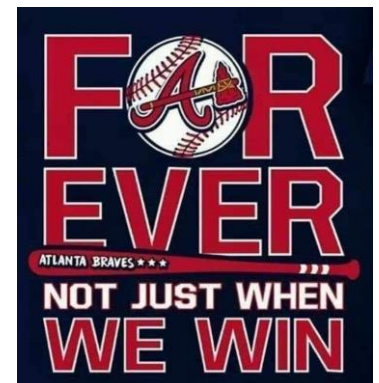
Decisions on how much to invest in safe money versus stock market money has to be a decision based on fundamentals and peace of mind not emotions. If a person was fully invested in the stock market the past 20 years they would have earned 10.4% estimated. If they missed the 10 best days it goes to 6.1%. If they missed the 30 best days the return goes to 1.3% and if they missed the 40 best days then they had a negative return. You can not go in and out of the stock market like you do Walmart.

The markets are like children, they are not for the faint hearted.



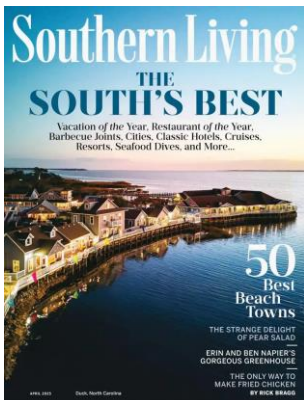
## Looks like a long summer

If things don't turn around in the ATL, it could be a long summer for me. I gave up on the NBA years ago. I left the NFL when they left the national anthem. I am down to Kansas basketball and the Braves. Hoping for a Braves summer revival.

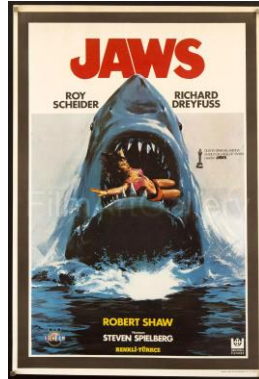


## Top 10 Southern Cities

1. Charleston, SC
2. Savannah, GA
3. Asheville, NC
4. New Orleans, LA
5. Nashville, TN
6. Greenville, SC
7. St. Petersburg, FL
8. Chattanooga, TN
9. Atlanta, GA
10. Lexington, KY



## Remember?



## Current Interest Rates

Have a CD renewing? Money in savings making very little interest?

2 year fixed rate 4.70%

3 year fixed rate 5.50%

5 year fixed rate 5.50%

7 year fixed rate 5.95%

\*\*Interest rates vary among companies—minimum amounts required and can vary among companies. Rates are not guaranteed to last—Please call my office to verify rates and minimum amount requirements.

If there is a time you can't reach me you can always contact my assistant Becky Dalglish at 540-992-3337 for help with account information or service work.

## Top 10 Southern Resorts

1. Omni Grove Park Inn, Asheville, NC
2. Biltmore Estate Inn, Asheville, NC
3. Opryland Resort, Nashville, TN
4. Grand Hotel Resort, Point Clear, AL
5. Jekyll Island, Jekyll Island, GA
6. Sea Island, Sea Island, GA
7. Ritz Carlton, Amelia Island, FL
8. Blackberry Farm & Mtn, Walland, TN
9. The Sanctuary, Kiawah Island, SC
10. The Greenbrier, White Sulphur Springs, WV



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