

# HAPPY VALENTINES!!!!!!

I hope you all remember that special person and/or people in your lives this Valentines. The snow and the bad weather lately have been a little like the markets!! Up and beautiful some days and down and gloomy the others. The good news for the weather is "There are always sunny days after the storm!" Don't forget to schedule your appointments to make your end of year contributions to those IRA's and ROTH's as well as getting your taxes done early. There have been many changes that you may need to take advantage of.

We wish you all the best Valentines.  
Fred and Chad

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Do you know anyone who may be interested in this free newsletter? Please contact us. We'll add them to our mailing list!



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INVESTMENT  
Strategy  
NEWSLETTER

Investment News You Can Use.

## INVESTMENT NEWS YOU CAN USE

TIMELY INFORMATION PROVIDED BY YOUR INVESTMENT REPRESENTATIVE

### What is Dollar Cost Averaging?

Dollar Cost Averaging is a strategy in which you invest a fixed dollar amount at regular intervals over a certain length of time – *regardless of fluctuations in the market.*

When the market is down, you reap the benefits of purchasing more shares at a lower, more attractive cost. And when the market is up, you purchase fewer shares because prices are higher.

This investment technique is different than other methods, in which investors might try to guess when market prices will be low and try to invest at the right moment. Instead, dollar cost averaging ensures that investors are purchasing at regular intervals and are able to take advantage of market slumps by automatically buying more of an investment for the same amount of money. Dollar cost Averaging takes some of the guesswork out of investing.

More importantly, Dollar Cost Averaging encourages disciplined investing, which can result in a lower average cost per share. Periodic investment plans do not assure a profit or protect against loss in declining markets. This type of plan involves continuous investment in securities, regardless of fluctuating price levels. Investors should consider their financial ability to continue purchases through periods of low price levels.

#### Advantages of Dollar Cost Averaging

Dollar Cost Averaging offers a number of benefits that make it a worthwhile strategy to employ:

- Encourages discipline. Once you have begun, it serves as a strong reminder to invest at the appointed time.

- Eliminates the need to decide when to invest. When it's time to invest, you do so, regardless of what's going on in the market.
- Avoids the temptation to time the market. Some investors cannot resist the urge to try to invest at a market low and take their profits at a market high. They usually fail because the task is virtually impossible, even for the experts.

### 2010 U.S. Census Survey ALERT!

The 2010 census survey conducted by the U.S. Census Bureau will be underway in March. According to the Better Business Bureau it presents a great opportunity for identity thieves to start running scams. While it is our duty to respond to the survey, we do not have to provide sensitive personal information. The purpose of the survey is to get a physical count of the people in each household. Here are some tips from the Better Business Bureau:

- You will first receive a questionnaire in the mail. If you fail to respond a census worker will visit you.
- If that fails you may receive a phone call, but you will never be contacted by e-mail.
- If they come to your house verify the U.S. Census worker is who they say they are. Each U.S. Census worker will have a badge, a handheld device, a Census Bureau canvas bag and a confidentiality notice. Ask to see their identification and badge before answering their questions.
- U.S. Census workers are currently verifying address information.
- U.S. Census Bureau will not ask for Social Security, bank account or credit card

numbers nor will employees solicit donations.

- Do not give your Social Security number, credit card or banking information to anyone, even if they claim they need it for the U.S. Census.
- Do not invite anyone you don't know into your home.

The survey is very short. It is 10 questions that shouldn't take more than 10 minutes. To see a list of the questions please go to 2010 U.S. Census at <http://2010.census.gov/2010census/how/interactive-form.php>

Source: *ID Theft Assist*

### Did You Know:

1. All investors who currently own traditional IRAs are now eligible to convert them to Roth IRAs, regardless of income level or tax filing status.
2. April 15th is the deadline for making 2009 contributions to IRAs.
3. RMD's from Traditional IRA's and other qualified retirement plans are required again for 2010.

**For more information please call.  
Chad Mangum or Fred Johnson,  
Investment Representatives,  
704-837-0000**

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