

Investing in Tough Economic Times
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When the economy is difficult, how should you invest?

After the 1929 Market Crash, the great investment guru Templeton was asked what he thought the market will do. He answered, “it will fluctuate.” And that is the only certainty when it comes to the stock market.

But if you are like most people, you require certainty with your investments, and rightly so. The great coach of the Green Bay Packers, Vince Lombardi, had a great saying: “The first rule of winning is, DON’T LOSE.”

First of all you must realize that **not all investments are stock market investments**. There is *real estate* which is very profitable in this economy. Some excellent *Annuities* are available which provide stock market growth with CD-type security—and enjoy the same amount of government backing as CDs. And with good counsel and deliberate caution there are businesses which can be started. All of these things can be purchased within your IRAs and some 401k plans also.

Second, **call an advisor like me**. It's impossible for the layman to navigate all this financial stuff. To make matters worse, the newspaper and magazine articles often contain incomplete, mistaken and misleading guidance. For instance, you're told how important it is to invest your money in an IRA or 401k—but are you told that you will be forced to take it out and pay tax on it at a future date, or how much tax? You're told to diversify—but are you told the stress that complexity creates for seniors?

Advisors are not perfect and don't know everything but we have a wide variety of clients with many life issues and feelings about money. We get a lot of input from industry sources and from life experiences of others. I myself sought out senior clients to learn from the retired how to advise those saving for future retirement.

Lastly, **remember the old adage, “Buy low, sell high.”** This might be a time to buy low, don't you think? Knowing what to buy is the key. The old National Association of Investment Clubs, now Better-Investing.org, provides tremendous stock analysis tools that anyone can grasp with little or no financial education.

I help with all such issues. You can reach me at 850-502-8700 or visit www.EmeraldCoastAccounts.com.

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