

Not Investing Can Be As Risky As Investing

By Glen Ladau

I recently met with a couple very concerned about losing their investment assets. They had positioned all their money in CDs and cash because they were afraid of the stock market. They had watched many of their friends lose a significant part of their portfolio in the stock market in 2000 and 2001 and were determined not to let that happen to them.

Unfortunately, this is a situation we hear about often. Many people adopt a financial strategy designed around avoiding market risk. Market risk is the risk your investments will decline in value as the stock market declines in value. However, there are other risks that need to be considered, other than market risk, in order to have an effective financial strategy.

With the increase in life expectancy, outliving your money has become a real risk. While in past years, your retirement nest egg may have only needed to last 10 or 15 years, today it is not uncommon to live in retirement for 25 or even 30 years. The strategies that worked in the past may not be effective now.

With longer retirements, the risk of losing your lifestyle due to the rising cost of living has become greater. The longer the retirement, the larger the impact of inflation. If you do not provide for the opportunity for growth, your income twenty years into retirement may be worth half of its original value. This is known as inflation risk. Inflation risk is the risk that your investments, and income, will become worth less due to inflation. As inflation increases, the decline in value will occur more rapidly. If your income remains constant during retirement, yet the cost of living increases, it is likely you will be forced to give up some of your lifestyle.

An additional concern today is the impact of rising health care costs. Without providing the potential for income and asset growth, meeting

rising health care costs will undoubtedly become a greater burden.

Although avoiding stock market investments may allow you to avoid market risk, it does not allow you to address these other important risks. In fact, for many people, the fear of outliving their income, rising health care costs, and loss of lifestyle are the reasons they fear market risk in the first place. It is not necessarily the loss of money they fear, but rather the loss of what the money buys.

How can one manage market risk while still investing a portion of their portfolio in the stock market for potential growth? Diversification and planning for the proper time horizon can reduce market risk. In addition, there are many financial tools available today that guarantee income or principal, while still allowing you to invest for potential growth. Although it is impossible to eliminate all risk from investing, proper planning can allow you to minimize risks to acceptable levels and provide you with the best opportunity to continue to meet your financial goals. To successfully plan for your financial future, it is important to work with a financial professional who can help you address your goals, objectives, fears and concerns and assist in designing and implementing an efficient financial strategy. Only by creating an effective strategy can you address all the financial risks facing you in retirement.

Glen Ladau, President of the Matrix Financial Group, is a Certified Financial Planner, Certified Public Accountant and Chartered Life Underwriter. He is a graduate of the Wharton School of Finance at the University of Pennsylvania. He has over twenty years experience developing successful financial strategies. He incorporates a unique, personal approach to working with clients. As Glen describes it, "What we do best is listen."

Glen has offices in Boca Raton, Boynton Beach, Palm Beach Gardens and Plantation. Opinions offered are not intended as individual investment advice. If you have any questions, please call Glen at 888-356-3900.

SHELLFISH

Shrimp, scallops, clams, crab, abalone, lobster, snails, crayfish, oysters, conch, and prawns increase energy, ease tension, and stabilize moods. Eat two servings per week.

THE AWAKENED LIFE

Some Ideas For Putting Synchronicity To Work Analysis is a Violent Intellectual Act

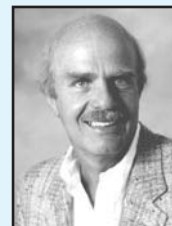
Part of a Series

Remember that "analysis" is a violent intellectual act, one which breaks up thought and carves up the universe. When you have to break something up and look ever more closely at each component part, you are literally using your mind to break up wholes. It is an act of violence in that it keeps you from seeing the whole, and it keeps you focused on the breaking-up process. You are doing yourself a large disservice metaphysically by carving up yourself, your relationships, your very life activities, and trying to find the hidden meaning in each individual piece of behavior.

Remember that "synthesis" is the opposite of "analysis." You can shift from analyzing to synthesizing and at the same time shift from intellectual violence to intellectual harmony. To synthesize means to bring it all together, to see how it fits with the whole. You can see your behavior and that of everyone else in terms of how it relates to your entire universe. You can look for ways to bring yourself into a more centered whole, and concomitantly, bring yourself into harmony with all of those who make up the Human Being.

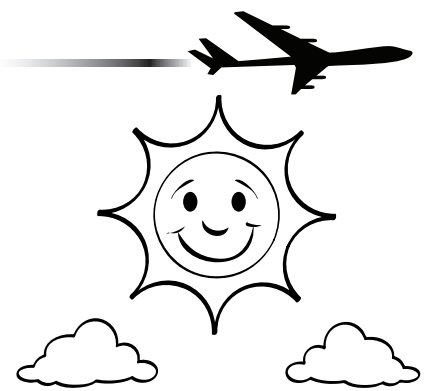
It is almost second nature in our Western culture to analyze, to think only of ourselves and forget about others, and even to break ourselves up into more and more parts—into our personality, emotions, thoughts, form, athleticism, cultural heritage, and so on. To transcend this intellectual violence which inhibits us from seeing the perfect synchronized whole, we can shift to the process of synthesizing, seeing ourselves as connected to all and a connector as well.

We can stop thinking of how everything affects only ourselves. Instead, we can shift the perspective to serving others.



Dr. Wayne Dyer

LEAVE THE COLD WEATHER BEHIND & HEAD FOR...



SUNSHINE
RENT-A-CAR/VAN

LOW, LOW
MONTHLY RATES

3 LOCATIONS TO SERVE YOU
FT. LAUDERDALE: 954.467.8100
MARGATE: 954.975.8511
W PALM BEACH: 561.655.7477



www.SunshineRentACar.com
1-888-786-7446

FREE TRANSFER	\$5 OFF
PICK UP AT ONE LOCATION	BASE RENTAL RATE
RETURN TO ANOTHER	EXP. 11/05
3 DAY MIN. RENTAL EXP. 11/05	NOT VALID WITH OTHER DISCOUNTS

(From Dr. Dyer's book, "You'll See It When You Believe It.")



TRAVEL GREETERS/ DAYAWAY TRAVEL CLUB & TRANSPORTATION SPECIALISTS

Serving South Florida Since "1977"
"Join Us and Have Fun"

BUS TOURS • CRUISES • GROUP TRANSPORTATION
ATTENTION GROUP LEADERS/FUNDRAISERS/SPECIAL INTEREST GROUPS

IF YOU HAVE A HOBBY OR SPECIAL INTEREST WE HAVE A TOUR
Eco-Ranches, Art Galleries, Nature & Boat Rides, Historic Homes & Mansions
Scenic Train Tours, River Boat Cruises, European Tours

9/16, The Grand Canyon including Canyon Country, Arizona, Utah, & Las Vegas, Deluxe Tour including air and 11 meals, 8 day \$1949 pp*

10/17, Fall foliage of the Northeast, including air and 12 meals, 8 day, \$1649 pp*

11/24, Thanksgiving Holiday Dinner Matinee and show at the Brazil Tropicana, \$67 pp

12/10, Fort Lauderdale Christmas Pageant with lunch, \$69 pp

12/21, King Tut Exhibition, day trip, incl. R/T Transportation, Adm. Riverfront & Ft. Lauderdale City Tour, \$59 pp — also available anytime to groups 35 or more

*includes R/T Air from West Palm Beach

BECOME A TRAVEL CLUB MEMBER & SAVE — CALL FOR YOUR FREE BROCHURE
PROFESSIONAL & COURTEOUS SERVICE FOR ALL YOUR TRAVEL NEEDS

FOR MORE INFORMATION ON TOURS OR TO BECOME A CLUB MEMBER
CALL: 561-422-2121 OR TOLL FREE 1-877-4FL-TOURS (435-8687)

YOUR SEARCH FOR EXCITEMENT BEGINS HERE

Bet on live greyhound racing and simulcast horse racing > Enjoy light snacks to fine dining in the Terrace & Paddock Restaurants > Visit the newly expanded Poker Room for exciting big \$\$\$ tournaments > LIVE GREYHOUND RACING AND POKER TOURNAMENTS SEVEN DAYS A WEEK

excitement at the speed of hound

BELVEDERE RD. 1/2 MILE WEST OF I-95 | 561.683.2222 | PBKENNELCLUB.COM

A RETIRED RACER MAKES A GENTLE PET - CALL 683-2222 x 125 FOR INFORMATION ON GREYHOUND PET ADOPTION