

# Understanding The History Of The Stock Market

By Glen Ladau

**A**s we begin another new year, it's hard to believe how quickly the years fly by. I remember, like it was yesterday, writing my column for the January, 2000 edition of this publication, hoping we would not suffer the Y2K problems many had predicted.

Leading up to New Year's Eve 1999-2000, many thought the world was coming to an end. They expected the absolute worst and, thankfully, nothing happened.

After the tragedies of September 11, many thought the stock market could never regain its losses. Yet, although the events of that day have certainly changed the world forever, the stock market has subsequently managed to put together two positive years and gain back those losses.

These and other world events have caused many people to believe "this

time it's different," that the stock market won't behave as it has in the past. Historically, on average, the stock market has experienced positive returns two out of every three years. Only one out of every three years has it suffered negative returns. Of the years the stock market has realized positive returns, three out of every four of them was greater than 10%. Understanding the history of the stock market and following two consecutive years of positive returns, should we really conclude this time is different? Perhaps the stock market is just performing as it has throughout history. These statistics, of course, are averages and past performance is not a guarantee of future results.

Obviously, there are some things that have changed. Technology has certainly improved our access to information and the speed at which it

becomes available. Improvement in communication and transportation has led to a globalization of the economy, leaving our stock market performance not only dependent upon economic conditions here, but around the world. The growing availability of mutual funds and variable annuity sub-accounts has allowed significantly more people to invest in the stock market. All of these factors, in our opinion, have led to the increase in volatility of the stock market. This does not however change our belief that the stock market is the best place to invest for the potential for long-term growth.

**What has not changed for most retirees is the need for retirement cash flow.** Regardless of what happens in the stock market, we still have certain goals and objectives we need to achieve. Although many have used the excuse "this time is different" to

resist planning, the truth is that what has changed has made it even more important than ever to plan for your financial future.

The best way to plan for a successful retirement is to work with a financial professional who understands your goals, objectives, fears and concerns and can help you create and implement a strategy that is appropriate for you.

*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 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.*

## The Rejuvenation Of America And Integrative Medicine

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al and clinical insights into the medical sciences and therapeutic applications for healing the mind, body and spirit of what we view to be "the whole person."

*Mark these dates: West Palm Beach, Sunday, February 17 at Palm Beach Hilton; Sunday, March 6 in Coral Springs at the Marriott Heron Bay and Sunday, March 13 at the Embassy Suites in Boca Raton. Be sure to attend from 11AM to 5PM for a day of education and rejuvenation.*

## The aging process has you in its grasp if you never get the urge to throw a snowball.

— Doug Larson

## The Pleasure of Good Food

By Rose Liebman

**O**ur favorite restaurant in Palm Beach County is *TooJay's* where my husband and I and our friends enjoy the pleasures of good food, super service and a homey atmosphere.

We go to *TooJay's* in the Regency Court Plaza in Boca Raton, which is in our area. We are greeted as old friends enjoying an evening.

My favorite food is the "Chicken Caesar Pita with fresh fruit." My husband revels in the "Smoked Whitefish platter." My friend Al always orders "Garlic Chicken Pasta," while Dolly goes for the "Blintzes."

You can order from salad selections, deli combos, sandwiches and gourmet entrees and luscious desserts.

And don't forget the wonderful soups. My favorite is the chili—to die for!

Service is always important when you dine and I must mention the management for helping us plan a party of

30 for all the holidays. Their cooperation and great attitude make our parties a great success.

Go and enjoy any of the wonderful *TooJay's* throughout South Florida and if you go to the Regency, tell them, Rose Liebman sent you! (By the way, this is not a paid commercial, I really mean it!)

*Go to your favorite TooJay's at the following locations: Coral Springs: The Walk at University (954) 346-0006; Plantation: The Fountains (954) 423-1993; Boca Raton: Polo Shops-5030 Champion Blvd. (561) 241-5903; Regency Court Plaza-3013 Yamato Rd. (561) 997-9911; Glades Plaza-(Entrance Butts Rd.) (561) 392-4181; Palm Beach: 313 Royal Poinciana Plaza (561) 659-7232; Palm Beach Gardens: Loehman's Plaza-4084 P.G.A. Blvd. (561) 622-8131; Lake Worth: 419 Lake Avenue (561) 582-8684; Wellington: The Mall at Wellington Green-441 (561) 784-9055; Jupiter: Bluff's Shopping Center-4050 U.S. Hwy. 1 (561) 627-5555; Stuart: Regency Plaza-2504 SE Federal Hwy. (772) 287-6514; Vero Beach: Treasure Coast Plaza (772) 569-6070.*

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A TRADITION OF REAL. GOOD. FOOD.



If friendship had a flavor, TooJay's would serve it.

Bring in the good conversation and we'll bring out the great food. The flavors under our roof are as unique as your friends. If Morty likes steaming matzo ball soup and Bonnie prefers blintzes topped with a dollop of sour cream and fruit topping, then TooJay's will treat their tastebuds. Sit back, relax and enjoy your company. Let TooJay's handle the rest.



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