

## Benchmark Financial Design Newsletter



The Lead  
Dear Rick,

Volatility in today's investment environment has left many investors sitting on the sidelines wondering not when but if to return to equity markets. At the same time bond yields, CD rates, savings account interest and money market rates seem to be stalled at an all-time low.

We used to hear "Cash is King", yet with near zero yields from cash accounts and inflation moving from 1.63% in January 2011, to 3.53% for this past October\* we are actually losing ground holding money in cash.

The latest Phoenix Marketing International bimonthly survey\*\* of mass-affluent and wealthy households found confidence sinking in both U.S. and Global economies. Mass-affluent is defined as having \$250,000 - \$1,000,000 in assets, while wealthy is defined as more than \$1,000,000 in assets. Mass-affluent households number about 16 million in the U.S. and average \$514,000 in assets.

While there has been some movement since January, 2009 money markets still hold approximately \$2.6 trillion in funds, down 35% from the \$4 trillion dollar peak\*\*\*. What many investors do not realize is that this money is not FDIC insured. While they are considered to be safe investments many funds may have exposure to European debt as a way to increase or enhance yields. But at a 4 basis point yield it would take almost 2,000 years to double your money.

\* [http://inflationdate.com/inflation/inflation\\_rate/currentinflation.asp](http://inflationdate.com/inflation/inflation_rate/currentinflation.asp)  
\*\* Investment News November 28, 2011, Page 4  
\*\*\* Investment News November 14, 2011, Page 3

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## Occupy the Shopping Centers

When I grew up my parents encouraged me. I was told to do my best. I was not always, nor will I always be successful in what I try. But failure is a learning process. We grow by making mistakes and having set-backs.

Remember reading [www.PDFtoFly.com](http://www.PDFtoFly.com) at 12/2/2011 8:01:17 PM  
URL: <http://campaign.r20.constantcontact.com/render?>

### Merry Christmas

In October I provided a brief list of holiday trivia. Many of you commented on this. So in light of Christmas season here is another dose.

The word Christmas is Old English, a contraction of Christ's Mass.

The first president to decorate the white house Christmas tree in the United States was Franklin Pierce.

"It's a Wonderful Life" appears on TV more often than any other holiday movie.

"Jingle Bells" was first written for Thanksgiving and then became one of the most popular Christmas songs.

Clearing up a common misconception, in Greek, X means Christ. That is where the word "X-Mas" comes from. Not because someone took the "Christ" out of Christmas.

More diamonds are sold around Christmas than any other time of the year.

In 1843, "A Christmas Carol" was written by Charles Dickens in just six weeks.

Although many believe the Friday after Thanksgiving is the busiest shopping day of the year, it is not. It is the fifth to tenth busiest day. The Friday and Saturday before Christmas are the two busiest shopping days of the year.

A Christmas club, a savings account in which a person deposits a fixed amount of money regularly to be used at Christmas for shopping, came about around 1905.

May you and your family and friends make the most of the Holiday season. I wish you all the best as you gather with loved ones and keep a place warm in your heart for those who cannot be with us.

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engine that could"? How about "if you don't succeed try, try again"?

Bill Bradley, former Democratic Senator and professional basketball player, once observed: "Ambition is the path to success. Persistence is the vehicle you arrive in."

Yet it seems the "occupy" movement is less about ambition and persistence and more about envy. Try and try again has become if you don't succeed look to the government of higher a lawyer.

This attitude has moved beyond the 99% in the occupy front. Or maybe it has just seeped to that level. President Obama didn't want to get involved in the "Super Committee" because he knew it was doomed to fail.

In spite of all this doom and gloom some bright spots managed to work their way into the news. As you will see in the video piece attached to the end of this article, Brian Wesbury of First Trust states that retailers have reported record sales on Black Friday and Cyber Monday. Average spending by the consumer is up; not just for the holidays but has been trending up since late summer. We are starting to see movement in the housing market and even movement in unemployment. While we still have a very long way to go many economist have reduced the chance of a double-dip recession.

This month instead of having more for you to read I have inserted a video clip from CNBC is an interview conducted with Brian Wesbury of First Trust. Please take a moment and view this clip.

<http://video.cnbc.com/gallery/?video=3000059490>

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Questions or comments can be  
directed to:  
[bbowhuis@benchmarkfinancialdesign.com](mailto:bbowhuis@benchmarkfinancialdesign.com)  
or [bbowhuis@mibenchmark.com](mailto:bbowhuis@mibenchmark.com)  
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Benchmark Financial Design | 2358 S. Garden Ct | Jenison | MI | 49428