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Thought For the Month

"Sometimes You Need a Professional"

While many people are highly skilled in their chosen fields of endeavor, in the area of investments, they often find themselves to be neophytes. This is not surprising. Many people are just not comfortable dealing with the multitude of investment choices available, the constantly changing prices of securities and the pace and magnitude of such changes.

However, this does not mean that one should give up when it comes to coping with investments. For the past several decades, the average lifespan of people in the United States has lengthened considerably due to substantial advances in medicine and healthier living habits. Consequently, it is important that we all learn something about how to invest. Otherwise, we run the risk of outliving our income and assets.

We strongly believe that it is necessary for everyone to develop a sound investment strategy – one that can be lived with and one which provides a level of financial security.

Creating such a strategy is a step-by-step process that requires thought and discipline. Consideration should be given to:

- defining as clearly as possible your personal financial goals,
- establishing the length of time over which you intend to invest,
- determining your risk tolerance or level of comfort, and
- developing a diversified investment program that is right for you.

It will probably come as no surprise that relatively few people have the substantial amount of personal time and financial knowledge needed to research all types of investments. Fortunately, there is an alternative. You can seek the counsel of a qualified and reliable financial consultant or investment professional who has the experience and knowledge to assist you in creating your investment program.

And, once your investment program is established, it is important that you and the financial professional you've chosen periodically review it to ensure that it continues to meet changing personal circumstances.

If you've been "going it alone," perhaps it's time to seek the help of a professional and choose a qualified and reliable financial consultant. If you already have one, now might be a good time to contact him or her.

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