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Dear Clients and Friends,

While we're not out of the woods, there seem to be some signs that the U.S. economy might be steadying after one of the longest recessions in 25 years. Within the last three months, according to the U.S. Census Bureau, orders for "made in the USA" durable goods recorded their first gain in six months and new home sales rose 4.7 percent. Although car companies certainly need to retool and restructure, the rise in big-ticket items like cars, planes and appliances is the highest increase since December of 2007, according to the U.S. Department of Commerce. In an even more hopeful sign, the Mortgage Bankers Association indicated that applications for home loans jumped more than 32 percent on a seasonally adjusted basis, likely based on the desire to lock in some low interest rates for home purchases and refinancing.

- For those of you in retirement, some realistic repositioning may be in order to meet your future needs. Some of these decisions could be difficult to swallow and might include, for instance, a part-time job (see below) or tightening of the belt. If these "gut wrenching" ideas are rendering you weak in the knees, making you "crazy," or compromising your sleep patterns, we need to talk.
- For those not yet retired, take a deep breath and realize that markets are cyclical and that the current situation is providing an unprecedented opportunity to invest in your future well-being at very reasonable prices. While past performance is no guarantee of future market behavior, betting against long-term American capital markets has always been a long-shot wager.
- If you have lost a job unexpectedly, a couple of hints: take some time off (a short vacation may be just what the doctor ordered), take notes on your learning experiences and joys (in what did you excel? what did you enjoy most about your previous work?), write down your greatest strengths, determine your ideal vocation and, last but not least, go online to begin your job search. Anonymous on-line employment hunting is a great prequel to a real on- or off-line quest for work. Finally, a few ideas to help you stand out among a sea of job seekers: visit the company web site before preparing your cover letter and work something into the first sentence that shows you've done your homework, send your resume and cover letter by email AND postal service (delivery confirmation requested) and don't forget a thank you, no matter what. Good luck!

Above all, keep focused and think positive thoughts. Positive psychology tells us that negative thoughts invariably produce negative results; a positive outlook puts a new face on even dire situations. Smile, forgive, be grateful and know that I am here, ready to talk with you about your situation and assist in whatever way I am able. Thank you for your continuing trust and confidence in what we do....we truly appreciate it and you. Keep the faith. We will get through these difficult times.

Best Regards,



Joe

P.S. - Please let me know if you have any friends, relatives or associates who may need my help with their financial affairs.