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Take Me Home!

Chamber Breakfast



August Lady Lake Chamber breakfast. One of the sponsors was Coldwell Banker-All Village Realty. Pictured left is Robert Carlisle, Intern and right Joe Carlisle, Sales Associate. Coldwell Banker-All Village Realty is located at 112 S. Old Dixie Hwy, Lady Lake, 352-753-9828.

Bill Bryant Hosts After Hours



Recently the Lady Lake Chamber Business After Hours was hosted by Bill Bryant Chrysler-Dodge-Jeep-RAM. The dealership is located at 3401 US Highway 441/27 in Fruitland Park. Pictured are from left, Wayne Tutt, Mid Florida Agencies; Misty Shimer, Group Sales Account Manager for Victory Casino Cruises; Rob Audette, General Manager of Bill Bryant Chrysler-Dodge-Jeep-RAM.

This After Hours was a sit-down dinner serving about 100 business people. Their fancy cars were out on display - and display they did. The attendees enjoyed a tour of the facility.

Sabal Trail Transmission Gas Line

By Tom Loury

A lot of questions are being asked about the new proposed gas line. It has not been OK'd but the reason I know where they are right now is that they are to go through my Family Farm that I have been on for 45 years.

I received letters, maps, and brochures from Sabal Trail but have received more fiscal information from the umpteen attorneys that sent letters wanting to represent me in trying to stop them.

I got letters then a phone call wanting to talk to me about signing a consent form to let them come on my property to survey. I said

I don't want to even consider that and don't want to discuss it. Next thing I know there is a guy in my front yard with a clipboard wanting me to sign the form. When you tell them no that should be enough. When I found out who he represented I asked him to leave and that I was not interested in discussing it. I said "you do not have my permission to come on my property to survey or for any other reason." The Sabal Trail Transmission sent a letter stating that according to state statutes they have the right to come on my property without my permission. I had 6 days to respond. I am still looking for a legal opinion on this. If they are wrong about the

statutes they will be stopped, I will charge them with trespass.

In the last letter I was told that they have given me all the information on the proposed gas line. My letter back to them was "you have not told the property owners if the gas line is above ground? Below ground? What are the fiscal dangers? How much do you

propose to pay the property owners for the right away and how they will be compensated for the very large oak trees they will have to cut down.

I believe this is the beginning of a very stressful year for this Marion County resident.



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—A.J. “Tony” Powell—

As I See It

The good news for the recovery of the USA economy has continued for yet another month. Locally newspapers report that our area added almost 5,000 new jobs last year.

This year the national budget deficit continues to improve showing an amazing \$200 billion reduction.

The last time the USA has a surplus was back in 2001. Then the ensuing decade of Bush Presidencies destroyed the economy with year-after-year of ever-increasing deficits.

But, now the Dow-Jones Stock Market index is at an all-time high. Gas prices have stabilized. Even conservative (Republican) bankers are admitting that “We are seeing a recovery that is expanding”. Other encouraging news is that consumers are buying more, factories are producing more, and businesses are investing more.

The Republican created a National Debt got up to about \$12 Trillion (which President Obama inherited) has been blamed on a “Democratic Congress”. So my question is, “If Congress’ is responsible for creating (and hopefully solving) the countries problems, how is it that the current Republican Congress has nothing to offer except the same old policies which almost bankrupted the country, and continual stonewalling and resistance to any change?”

The fact is that Congress was Democratic only about 8 out of the past 20 years. And, over those 8 years, that Democratic Congress produced smaller budgets than each

Republican President proposed.

Another fact is that our financial destruction started under Reagan and the Bushes. Reagan’s first budget dates from October 1981.

I’ve read, that Reagan and Bush created a massive \$9.5 Trillion increase in debt. (Over \$6 Trillion under Bush) If you add in the interest on that debt, we were in the hole for over \$12 trillion, thanks to Reagan/Bush. -President Obama and the Democratic Senate have done a great job of managing this massive debt which they inherited from the Bush years.

As I See It, our recovery would be even faster if the Republican Congress would honor the spirit and intent of the Founding Fathers creation of a Representative Democracy.

But, by an ongoing scheme of ‘Gerrymandering’, even here in Florida, the Republican Congress has, and is, corrupting the ideals of a free society which should honor the intent and wishes of the majority of voters.

The Republican Congress was defeated by a majority of the voters, yet, here they are obstructive and destructive to the end.

The good news is that the elections will be here soon enough. If the people of the USA can hang on for a short while longer, they will have another chance to vote in candidates who honor and respect “the will of the people”.

‘til; next time . . .

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Tom Loury

PUBLISHER'S NOTES



I asked myself where this country is going and the description or word that has come up several times is Imperialism. I looked it up in Webster's and it said... A National foreign policy of extending areas of

political or economic control, often by force. Under the word Imperial it says pertaining to an Emperor or empire, Hmmm

Maybe that's the grand dream of our outgoing President? Or is he out going?

EXECUTIVE ORDERS ISSUED by U.S. Presidents in the recent 100 years+/-:

- Teddy Roosevelt - 3
- All Others until FDR - 0
- FDR - 11 in 16 years
- Truman - 5 in 7 years
- Ike - 2 in 8 years
- Kennedy - 4 in 3 years
- LBJ - 4 in 5 years
- Nixon - 1 in 6 years
- Ford - 3 in 2 years
- Carter - 3 in 4 years
- Reagan - 5 in 8 years
- Bush - 3 in 4 years
- Clinton - 15 in 8 years
- George W. Bush - 62 in 8 years

Obama - 923 in 3 1/2 years!

I thought the President / Congress, Senate, all elected politicians / the county commissioners / The Sheriff of the county / the State's Attorneys Office / the Mayor of a city are supposed to be servants of the people not Emperors. When an elected official goes against the wishes of the majority of the people you are being Imperialistic.

Some politicians say "I can make a better informed decision," NO! The Tax Payers wishes come first no matter what.

How did we get to where we are at?

Political gridlock, partisanship, incompetence, economic stagnation and avoidance of responsibility plus fewer people voted.

The Romney loss in black and white is because he didn't get enough votes to win. That is obvious. Romney lost because the conservative virtues - the traditional American virtues - of liberty, hard work, free enterprise, private initiative and aspirations to moral greatness - no longer inspire or animate a majority of the electorate.

Romney lost because it is impossible to compete against free stuff. Obama's America is one in which giving free stuff is his platform: the adults among the 47,000,000 on food stamps clearly recognized for whom they should vote, and so they did, by the tens of millions; those who - courtesy of Obama

- receive two full years of unemployment benefits (which, of course, both disincentivates looking for work and also motivates people to work off the books while collecting their windfall) surely know for whom to vote. The lure of free stuff is irresistible.

How to work our way out of this will be tricky and difficult but we can do it and it will be worth it. Our country is great because of its people and the ability to rebound from unbelievable odds. Puff "free stuff be gone", are the magic words. Fair Tax are two other words we need to throw into the mix. Every American Citizen needs to VOTE!

The racial issue that we are going through is senseless. First, if a person is being stalked they need to call 911 no matter what their color. If Trevon Martin had called police and said someone is following me he might be alive today. The police are here for everyone's protection.

I have known people who encourage their children to stand up for what they think is right. As the children mature they hear stories of their parents' younger days, about the fights and so on, and they sometimes get confused with being an adult or grown up.

The same thing for smoking, drinking and having sex, they think that's what makes you feel grownup.

The boy or girl gets into a fight, the boy wins and thinks that has made him a man. He fights again and gets kicked out of school or worse goes to jail. Remember that's OK because he is just proving his manhood. The only hope for this child is to go into the military at a young age and hope to God that he or she is taught the difference about when violence is necessary. Calling the police is not to be looked down on as telling. You will probably save someone's life

Last, but not least, many democrats are saying we are in the beginning of a recovery. Not true, but how can you tell for sure with the feds printing money as they need it? Robbing Peter to pay Paul does not last forever. With the entitlements growing as fast as they are full time jobs will be nonexistent. What will happen? Inflation then depression, then more big businesses failing and it will all happen just after Obama leaves office so he can lay the blame on someone else. The uninformed voter that has their hand out will follow him right off the cliff. We need drastic change very soon and ObamaCare is not it.

Newspaper Deadlines

Editorial & Ad Copy for October

Seniors Voice & Ocala DownTown

12am, September 18th

Lady Lake Magazine & Village Spectator

12am, September 25th

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IT'S HARD TO BELIEVE IT WAS OVER 50 YEARS AGO that we looked forward to growing old together. Now, with PUP on our side, we're looking forward to staying healthy, happy, and young together – and we're not going to let that slip away.

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Slight Uptick in Unemployment

Slight uptick in unemployment offset by gains in employment, labor force numbers. Ocala metro area posts Florida's fourth highest job-growth rate (OCALA, Fla.) – Workforce Connection's regional jobless rate was 8.3 percent in July, up just 0.1 percent over the month. There were 17,490 unemployed out of a significantly expanded labor force of 209,835. That rate is down 2.1 percentage points compared to July 2012.

The July 2013 unemployment rates, released today by the Florida Department of Economic Opportunity, were 8.3 percent for Marion County, an increase of 0.1 percent over the month; 8.4 percent for Citrus County, also up 0.1 percentage points; and

also 8.7 percent in Levy County, an increase of 0.3 percentage points. Local rates are not seasonally adjusted. Florida's unemployment rate, seasonally adjusted, is 7.1 percent and not seasonally adjusted rate is 7.4 percent. The national rate is 7.4 percent.

Workforce Connection CEO Rusty Skinner said that the expected seasonal increase in the unemployment rate was offset by strong gains in the labor force and employment across Citrus, Levy and Marion counties.

"This report shows positive signs. When you see growth in the labor force and employment in all three counties, that confirms what we've been seeing: employers are hir-

ing," Skinner said, adding that the number of unemployed increased by just 292 compared to 838 more people with jobs.

"Right now we're seeing a lot of hiring," Skinner said, adding that the region's daily placement rate is among the highest in the state. He added that next week Workforce Connection is holding three job fairs for Burlington Coat Factory, Caregiver Services and Custom Window Systems; combined, the companies plan to hire up to 250 full- and part-time employees.

Skinner also noted that the "slight uptick in unemployment could be caused by a number of factors. It could be college students back home for the summer added to the mix, it could be people who had been discouraged now encouraged by improvements returning to the labor force."

Statewide, the percentage of job leavers – those who voluntarily leave jobs encour-

aged to find new jobs – is up 0.1 percentage points to 8.6 percent and those re-entering the labor force is up 0.5 percentage points to 24.9 percent.

Skinner added that seasonal fluctuations in education support personnel, agriculture and tourism may also contribute to the increase in unemployment rate. However, regional unemployment rates tracked back to 1991 show that, in all but a few instances regardless of the state of the economy, unemployment rates return to or drop below the pre-summer spike levels by September or October, which reflect employment in August and September.

Across the region, the labor force expanded by 1,130 to 209,835 and there were 17,490 unemployed, an increase over the month of 292 but down 4,213 since July 2012

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“Glaucoma: Doesn’t Have To Be a Thief in the Night”

Years ago glaucoma was sometimes referred to as “the thief in the night”. Thankfully with the advancement in medical technology glaucoma may be easily diagnosed and treated when a person routinely has complete eye examinations.

Glaucoma is caused by increased pressure within the eye. This elevated pressure

is caused by the build up of fluid in the eye. In time if untreated, this causes damage to the optic nerve and results in loss of vision.

Who develops glaucoma?

Glaucoma is common over the age of 35. Two out of every 100 persons is affected by glaucoma.

What causes glaucoma?

The increase in intraocular pressure within the eye causes pressure to build around the sensitive optic nerve fibers thus destroying the nerve and one’s vision.

The fluid that travels with nutrients for the eye from the back to the front is called aqueous humor. Fluid flows through many structures within the eye and drains from the spongy outlet located at the junction where the cornea and sclera meet. If the outlet is

clogged or the amount of fluid is too much, this causes a buildup of fluid inside the eye. This causes damage to the optic nerve resulting in irreversible damage.

There may be several reasons for blockage of the drainage system.

It may be caused by trauma, hemorrhage, or a physiologic nature.

What are the symptoms of glaucoma?

The symptoms vary depending on the specific type of glaucoma:

Chronic open angle glaucoma

This is the most common type of glaucoma. It primarily occurs in persons over the age of 40 and is symptomless. Because of this, often irreversible damage is done before it is discovered. The person with this type of glaucoma may experience no symptoms at all, especially in the early to middle stage.

Chronic open angle glaucoma develops as a result of aging. This causes the drain-

age system to become clogged by a gradual buildup of deposits or tissue debris. As the drainage is reduced, pressure rises causing harmful damage to the optic nerve.

Congenital glaucoma

This type of glaucoma is present at birth. It is usually caused by a defect in the drainage system. Any infant with symptoms of pronounced light sensitivity and excessive tearing should be checked to determine the nature of the problem.

Acute angle closure glaucoma

This type of glaucoma is also known as primary narrow angle glaucoma. In this type of glaucoma, there is a complete blockage of the drainage system. The iris or colored portion of the eye presses against the drainage system causing a rapid increase of pressure within the eye. The symptoms of this type of glaucoma include severe pain in and around the eye, nausea, blurred vision, and seeing rainbow-like halos. Acute angle closure glaucoma may happen at any age and is an emergent condition. One should get immediate attention to preserve sight. Blindness may result very quickly without treatment.

Secondary glaucoma

This type of glaucoma results from other health problems of the body or trauma to the eye. Usually if the drainage system is suddenly blocked the same symptoms as angle closure glaucoma result. Immediate treatment is required.

How is glaucoma diagnosed?

Early detection will help to prevent any irreversible damage. Comprehensive eye exams for those over 40 including tonometry and a complete dilated examination should be performed yearly.

An instrument known as a tonometer measures the level of pressure in the eye. The ophthalmologist also checks the optic nerves while the eyes are dilated. If the nerves look suspicious additional tests to determine the presence of peripheral field loss is performed as well as pictures that help detect early defects.

Who develops glaucoma?

People with a family history of glaucoma are more likely to develop glaucoma. Persons that are nearsighted are also likely to develop glaucoma.

Other diseases such as diabetes, hardening of the arteries or anemia increase the risk of glaucoma. African Americans tend to develop glaucoma more than other racial groups.

How is glaucoma treated?

Damage to the optic nerve cannot be reversed. That is why early detection is crucial. Since glaucoma has no symptoms, the only way to insure that a person does not have glaucoma is through yearly comprehensive eye examinations.

Through proper treatment further damage or loss of vision may be prevented. Medications such as eye drops, pills, or in some instances, laser treatments usually safely control the elevated pressure. If medication or laser procedures do not control the pressure, surgical procedures to form a new drainage channel may be performed.

Facts about glaucoma:

v Blindness may develop rapidly if uncontrolled.

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(Continued on Page 10)

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Understanding and Managing Risk in a Bond Portfolio

As interest rates spiked in the second quarter of

this year, many bond investors shifted gears from intermediate and long-term bonds to bonds with shorter maturities. The relation-

ship between interest rates and bond prices is just one of many potential risks associated with bond investing.

Why Consider Bonds?

Generally, there are two reasons for considering investments in bonds: diversification and income. Bond performance does not typically move in tandem with stock performance, so, for example, a downturn in the stock market could potentially be offset by increased demand for bonds. Some investors consider the bond market as a safer haven for their money during periods of stock market uncertainty.

Understanding the Risks

In addition to potential rewards, bond investors should be aware of some potential risks.

Interest rate risk: Bond prices tend to drop when interest rates rise, and vice versa. This inverse relationship is referred to as interest rate risk, which may be a particular concern to investors who do not plan to hold a bond to maturity. A premature sale while rates are rising could result in a loss of principal. Exposure to interest rate risk increases with the length of a bond's maturity. Issuers generally pay higher yields on longer-term bonds than on those with shorter maturities.

Call risk: A low interest rate environment may expose bondholders to call risk, the risk that an issuer may redeem a bond before its stated maturity. Issuers typically call bonds when interest rates drop, allowing them to pay off higher-cost debt and issue new bonds at a lower rate. Bonds paying higher yields are most susceptible to call risk.

Inflation risk: Inflation risk is the risk that the income produced by a bond investment will fall short of the current rate of inflation. (For example, if your fixed-income investment is yielding 3% during a period of 4% inflation, your income is not keeping pace.) The comparatively low returns of high-quality bonds, such as U.S. government securities, are particularly susceptible to inflation risk.

Market risk: If an investor is unable to hold an individual bond through maturity—when full principal is due—market risk comes into play. If a bond's price has fallen since acquisition, the investor will lose part of his or her principal at sale. To

help mitigate exposure to market risk, investors should evaluate their overall cash flow projections and fixed expenses between the time they plan to purchase a bond and its maturity date.

Credit risk: Credit risk is the risk that a bond issuer will default on a payment before a bond reaches maturity. To help investors make informed decisions Standard & Poor's, Moody's Investors Service and other independent firms publish credit-quality ratings for thousands of bonds. The upside of a poor rating is greater reward potential. Issuers of lower-rated bonds usually reward investors with higher yield potential for accepting the relatively greater risks. As a rule of thumb, bonds issued by corporations or municipalities with a triple-B rating or higher are called investment-grade bonds. Non-investment-grade bonds, with ratings as low as D, are sometimes referred to as junk or high-yield bonds because of the higher interest rates they must pay to attract investors.

Standard deviation is a historical measure of the variability of returns. If a portfolio has a high standard deviation, its returns have been volatile. A low standard deviation indicates returns have been less volatile. This chart illustrates how a hypothetical combination of stocks and bonds would have helped reduce overall portfolio risk without potentially sacrificing too much in the way of returns during the period from January 1, 1926, through December 31, 2012.

Sources: Standard & Poor's; the Federal Reserve; Barclays Capital. Stocks are represented by the total returns of Standard & (Continued on Page 11)



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DR. DULGAR



TIPS

Last month we discussed how you can “beat the heat” by staying well hydrated, especially in the summer, and especially here in Florida. I wanted to discuss that topic as I find that

many people, whether they be amateur or professional athletes or just exercising or working outdoors, do not stay properly hydrated. It is not always because they don't drink enough fluids, but because they drink the wrong types of fluids, many containing caffeine, sugar, alcohol, and other non-essential additives. In addition, they do not hydrate before, during, and after activity. I also wanted dehydration as an introduction to the topic for this month: TIPS: Towards Injury Prevention in Sports. This was going to be one of the headline topics at the Florida Chiropractic Association National Convention and Expo this past month that I was going to be attending, and I was not disappointed. The Foundation for Chiropractic Progress is launching a program by this title this winter designed for athletes, coaches, parents, trainers and educators. Several of the continuing education classes at the Convention centered around this topic, as there is an epidemic of injuries in sports and many

of them can be prevented with proper education and preventative care.

Several of the classes were taught by two chiropractic physicians: Dr. Spencer Baron, team chiropractor for the Miami Dolphins, and Dr. Alan Sololoff, team chiropractor for the Super Bowl Champion Baltimore Ravens. Right now concussions are the big news in pro football, but did you know that soccer is the second highest sport having concussion problems, and that concussions are second to dehydration as far as producing injuries. When you are dehydrated your body becomes weakened and your muscles, tendons, and ligaments become compromised. This sets the stage for potential heat exhaustion and injury. In addition, the brain is very susceptible to dehydration, and as we mentioned last month this impairs mental concentration, alertness, and therefore your ability to think clearly, which can lead to heat exhaustion and injury and complicates and slows recovery from concussions.

So staying well hydrated is the number one thing that you can do to prevent injury. But what else can you do? Obviously proper core exercising not only for your back, but also your neck and extremities is necessary. High schools, colleges, and professional teams have training facilities and staff to assist the athlete in maintaining and strengthening regimens. On a personal level, you can find gyms with proper equipment and personal trainers to assist your efforts in

strengthening and maintaining your body. Some medical doctors have the knowledge to assist you. However, chiropractic physicians are specifically trained in preventative measures to assist you in staying fit and can give you proper advice specifically for you and your level of need for fitness training. In addition, nutritional counseling, specifically as it relates to “inflammation”, which not only helps in preventing injury, but is a root cause in obesity, cardiovascular disease,

asthma, allergies, etc. is an integral part of chiropractic care that can be of great value to you. But of most importance is maintaining the balance and integrity of your musculoskeletal system, which is the specialty of chiropractic spinal and extremity adjusting.

There were many other topics at the Convention that I will be covering next month as it relates to research, healthy aging, strokes, stem cell therapy and managing pain, so stay tuned

Obama is Late to the Party

GOVERNOR SCOTT: PRESIDENT OBAMA IS LATE TO THE PARTY ON MAKING HIGHER EDUCATION MORE AFFORDABLE, BUT WE'RE GLAD HE'S HERE

ORLANDO, Fla – Today, Governor Rick Scott released the following statement in response to President Obama's new proposals to rate and reward colleges on affordability and outcomes. The President unveiled the higher education proposals during a visit to Buffalo earlier today.

“President Obama announced today that he wants to improve the value of higher education by rewarding colleges and universities on their performance and affordability. The President is certainly late to the party on making higher education more affordable, but we are glad he's here. We encourage him to look at the reforms we have made here in Florida to hold the line on tuition and reward colleges and universities who are able to graduate students with a great job and

without debilitating debt because of the high cost of tuition. Florida is a national model in making higher education more affordable.

“The President said he wanted to encourage more competition in higher education to make degrees more affordable. In Florida, we held a competition encouraging our state colleges to craft a bachelor's degree program for only \$10,000. In just a short amount of time, every Florida college offering a bachelor's degree crafted a degree program for only \$10,000 in a high-demand job field.

“We are focused on improving the value of higher education for students and parents by fighting tuition hikes and rewarding schools that graduate students who get jobs. Just this year, we passed a budget that included \$20 million in performance funding for universities tied to graduates who find jobs, the salary of those jobs, and the cost of their degree. Florida is taking the lead in making higher education more affordable and the nation is starting to follow.”



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Forbes Magazine Recognizes Ocala for Future Job Growth

For the past several months, we have started to see steady improvements in our economic climate, both locally and statewide. Growth has been a welcomed sight considering the length and depth of the Great Recession. However earlier this month, Ocala's residents and businesses received some news worth really celebrating: Forbes Magazine ranked Ocala as the fifth best American city for job growth!

The study, performed by Moody's Analytics, calculated numerous factors of the 200 largest cities by population to predict job growth through 2015. Forbes Magazine used these results to award Ocala fifth place nationwide in their annual rankings of Best Cities for Future Job Growth. Ocala has a projected growth rate of 3.4 percent and was the only Florida metro to make the top ten. Austin, Texas was ranked first and was one of seven Texas cities to make the list.

This great recognition is the result of a hardworking community, pro-business policies, and truly making North Central Florida a great place to live and do business. With the collaboration of the Florida Legislature, Marion County Commission, Ocala City Council, and great advocates like the Cham-

ber and Economic Partnership, we've created an environment that keeps both taxes and unemployment low, spurring economic growth.

After several years of slump, Ocala and Marion County are churning and the nation is taking notice. In fact, beginning in December 2012, Ocala led all of Florida's metro cities for six consecutive months with the highest job-growth rate, hitting a high of 3.6 percent in May. Between it's ideal location off of Interstate 75 and proximity to other major hubs of activity, Ocala has much

to offer for companies looking to expand or relocate. Governor Scott and the Legislature have put great efforts on business recruitment and Florida is one of the leading states in job growth.

The tide is turning; our workers are working; and we are finally beginning to see true economic growth in North Central Florida.

Onward and Upward,
 Representative Dennis K. Baxley
 Florida House of Representatives, District 23

Thomas L. Croley, M.D.
CARING FOR YOUR EYES

(Continued from Page 7)

- v Glaucoma is more common in people with a family history of glaucoma.
- v More common in people with diabetes and nearsighted people
- v Glaucoma is often symptomless.
- v Glaucoma can be detected by com-

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(Continued from Page 8)

Poor's Composite Index of 500 Stocks, an unmanaged index that is generally considered representative of the U.S. stock market. Bonds are represented by a composite of the

total returns of long-term U.S. government bonds, derived from yields published by the Federal Reserve, the Barclays Long-Term Government Bond and the Barclays U.S. Aggregate index. Individuals cannot invest

directly in any index. Past performance is not a guarantee of future results. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment. Your results will vary. (CS000026)

Risk Management Options
 To counter the risk of inflation, individu-

als can purchase inflation-protected government securities and bonds convertible to stock. Inflation-protected securities include 10-year Treasury notes whose redemption value is subject to adjustment every six months based on changes in the Consumer Price Index. Because of the inflation-protection feature, the interest paid on the notes is likely to be less than that paid on fixed-rate 10-year Treasury notes issued at the same time.

Convertible bonds offer the holder the option to exchange the bond for a specified number of shares of the company's common stock. In return for the ability to share in possible appreciation of its stock, the bond issuer offers a lower rate than those available on non-convertible bonds. The market value of convertible securities tends to decline as interest rates increase and may be affected by changes in the price of the underlying security.

Other risk management approaches are more likely to suit investors with substantial bond holdings. Laddering is one such strategy to help smooth out the effects of interest rate fluctuations. "Laddering" involves setting up a portfolio of bonds with varying maturity dates ranging from shorter to longer term. For example, you might purchase equal amounts of Treasury issues maturing in one, three, five, seven and nine years, giving you an average maturity of five years. As the principal comes due every two years, you would reinvest that amount in Treasuries due to mature in 10 years, preserving the

(Continued on Page 12)

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(Continued from Page 11)

five-year average maturity. Such a rolling portfolio with staggered maturities has the potential to provide liquidity at specific intervals without having to sell into the market.

Another strategy is to construct a “barbell,” in which a portfolio is invested primarily in short- and long-term bonds. In theory, the barbell structure allows the longer-term portion of the portfolio to take advantage of higher yields, while the shorter-term portion limits risk.

The bond market provides a wealth of fixed-income products to suit virtually every investment goal and risk level. Online resources, such as the HYPERLINK “<http://www.sifma.org>” Securities Industry and Fi-

ancial Markets Association (SIFMA), can aid research. Still, choosing bond investments that pursue your specific financial needs can be a complicated undertaking, and the assistance of investment and tax professionals is advisable when managing the risk and reward potential of your bond investments.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against

market risk. TIPS: CPI might not accurately match the general inflation rate; so the principal balance on TIPS may not keep pace with the actual rate of inflation. The real interest yields on TIPS may rise, especially if there is a sharp spike in interest rates. If so, the rate of return on TIPS could lag behind other types of inflation-protected securities, like floating rate notes and T-bills. TIPS do not pay the inflation-adjusted balance until maturity, and the accrued principal on TIPS could decline, if there is deflation.

This article was prepared by S&P Capital IQ Financial Communications and is not intended to provide specific investment advice or recommendations for any individual. Please consult me if you have any

questions.

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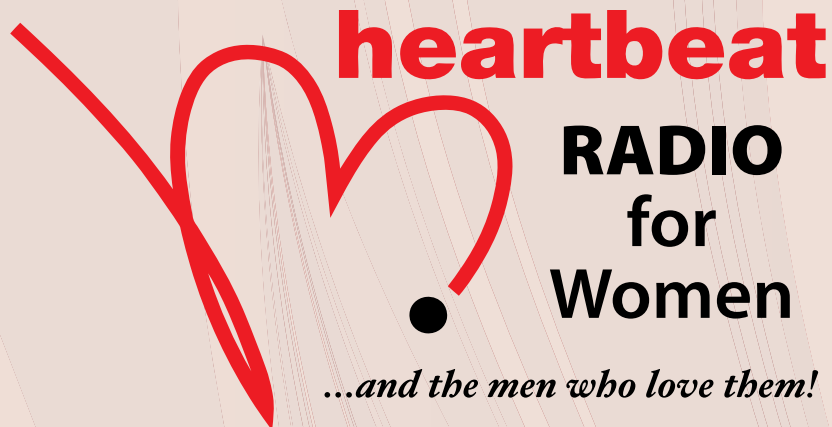
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