

BEALL

Financial Planning • Wealth Management

Autumn 2009

Important Dates!

- Halloween is October 31st
- The Office is closed for Thanksgiving on November 26th & 27th.
- Colleen will be taking a review course for her CFP exam November 4th—9th and will not be in the office.
- Colleen will be taking her CFP exam November 20th & 21st.
- Colleen's Birthday is December 1st.
- The Office will be closed for the Christmas Holiday on December 24th & 25th.

Family News

Betty and her husband Don just got back from a Hawaiian Cruise. They had beautiful weather and a great time.

Ann celebrated her birthday with her family in Disneyworld. You get in free on your birthday and everyone goes out of their way to make you happy!

Jim joined the Macon Health Club & Wellness Center and is going 5-6



Ann, Tigger, Joyce Evelyn, & Mary Lin at the Crystal Palace at The Magic Kingdom.

days a week. Let him know when you are ready to work-out with him!

Joshua turned two and 13 days later Liam turned two. They are the little giants of the office.

Joshua is on the left and Liam is on the right. They are at Liam's Birthday Party



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You can also find us on [Facebook](https://www.facebook.com/BeallFinancialPlanning). Just search for *Beall Financial Planning* and become a fan!

Trends to think about— courtesy Erik Peterson, Senior VP, Center for Strategic and International Studies

"55 countries are either static or losing population today." For the first time ever there are more older people than younger ones. More people live in urban

areas than rural areas. 2.8% of the world's water is fresh water and only a small percentage of that is accessible to the human population. 80% of the middle class

globally will be in countries we classify as developing by the year 2032. World population is expected to top out at 9.2 billion people in the coming decades.

Special Promotion from Schwab Institutional

New clients who open accounts with us and agree to move their assets to Schwab Institutional will for

a limited time receive **commission free** electronic equity trades and a reimbursement of transfer of account

fees. If you know of someone who might be interested in our services please let us know.



Joyce Evelyn, Jim, and Joshua enjoying the parade at the Magic Kingdom.

...as little as ten minutes of exposure is thought to be beneficial.

Health: Mediterranean Diet

If you follow the health news as I do; one of the big trends is the **Mediterranean Diet (MD)**. The dietary pattern which is associated with the **MD** is: a high consumption of vegetables, fruits, nuts, whole grains, and beans. Olive oil is an important monounsaturated fat source; dairy products, fish and poultry are consumed in low to moderate amounts; eggs are consumed 0-4 times a week; little red meat is eaten and wine is consumed in low to moderate amounts.

The reported benefits are that you are less likely to develop depression, and there will be substantial protection from such diseases as: heart disease, cancer, Parkinson, Alzheimer, childhood respiratory allergies, progressive long disease, and possibly Colon Cancer.

The benefits sound wonderful don't they. Except they leave out a crucial element in the studies and it is not a food. It is **sun-**

shine. The sun contributes significantly to your daily production of **Vitamin D** and as little as ten minutes of exposure is thought to be beneficial. Current studies show that having enough **Vitamin D** helps prevent falls in those over 65, reduce fracture risk in older adults, may provide protection from osteoporosis, hypertension, cancer, and some autoimmune diseases. Deficiency in **Vitamin D** is related not only to bone weakness but also muscular weakness.

The human body is a complex machine that we are only beginning to understand and there will be many recommendations and theories put forward on how best to achieve optimal health. What we do know is that lots of exercise, a healthy diet, low stress and a dose of sunshine seem to be the key elements to a long and healthy life.

Always consult with your doctor before making any major lifestyle changes.

Economic Outlook

We are neutral. We are neither bearish or bullish regarding the US Equity Market. Unemployment is a problem, uncertainty is a problem, but the weak dollar is boosting exports. Price deflation is helping with the stagnant wages and low interest rates are helping profits. We are bullish on the domestic bond market particularly the corporate bond market. We are tend-

ing toward the bullish on foreign markets and in particular the emerging markets. In the past few days we have become increasingly bullish on the commodity sector. We remain bearish on the real estate sector especially apartments and commercial real estate. With rents declining for the past 4 quarters and with vacancy rate rising there is no good news on the horizon

for apartments. With little or no job growth demand for commercial space is still contracting. Until the inventory is reduced we don't see much growth in this sector domestically. Canada should do well as should other resource based economies such as Australia, Chile, and Indonesia. Expect the dollar to remain weak for the foreseeable future.