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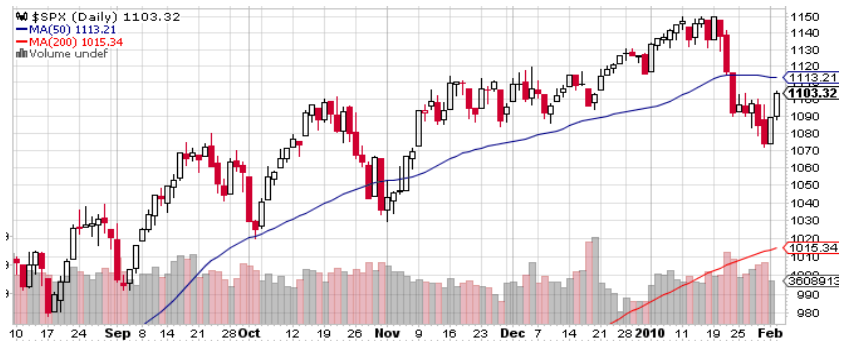
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Indexes Year to Date	
Dow	-1.26%
S&P500	-1.06%
NASDAQ	-3.48%
US Dollar	1.46%
Gold	1.63%

As goes January so goes the year?

There is an old adage stating that as January goes, so goes the rest of the year. This isn't an unfounded statement. Over the last 82 years this prophecy has held up more than 74% of the time. The idea is that institutional and individual investors are positioning themselves for what they expect over the coming year. Optimistic buying drives the market higher, pessimistic selling drives the market lower. January 2010 ended with a loss of 3.7% for the month taking the market back to levels seen over three months ago. There is some evidence that volume has increased as the market declined, meaning that there may be some strength to the recent selling. Will January dictate the market action in 2010? I hope not, but we should invest on the safe side just in case. Below are some strategies for the year.

Chart courtesy of Stockcharts.com



Strategies for 2010

The current investing environment presents a challenge. Unemployment above 10% and still rising, bonds near historically low yields, and most stocks at unattractive valuations. With a number of the most powerful names in finance looking for a decline to occur in 2010, investment selections need to be intelligent. I have spent a considerable amount of time researching opportunities for 2010. The following are some of the strategies I expect to put into action and perform well either by themselves or in combination:

- A small basket of high quality and low price stocks paying substantial dividends (6-7%).
- A conservative strategy designed to generate 7-9% annually in a sideways market.
- An inflation hedge portfolio to protect the nest egg you've already accumulated.
- A collection of very small strategic stocks that stand to benefit from developing trends.

Wishing you the best in 2010!

James Bowers

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