



# Bowers Wealth Management, Inc.

7362 HUNTZ DR., CHEYENNE, WY 82009  
(307) 509-0003 FAX: (307) 222-0328

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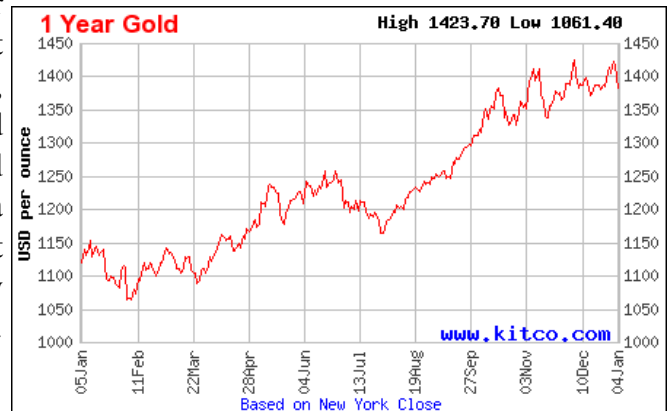
Indexes Year to Date	
Dow	0.98%
S&P500	1.00%
NASDAQ	1.07%
US Dollar	0.49%
Gold	-2.87%

## 2010 Wrap-up

My three main suggestions for 2010 were Gold, Cover Calls, and dividend stocks. Gold was an overwhelming outperformer with a 26% return. The S&P500 returned 12.78% for the year. Covered call and dividend strategies may have slightly outperformed the general market indexes depending on timing and selection. Generally the rise tide lifted nearly all investments this year.

There have been a number of reasons for recommending precious metals over the last eight years, including; economic instability, dollar devaluation, inflation protection and simple economic cycles. The success of gold in 2010 included those items as well as a something new, popularity. Investment advisors and magazines are now recommending gold after a decade of gains. This has begun an influx of new demand.

Chart courtesy of Kitco.com



## 2011 Themes

As 2010 came to a close investor sentiment was overwhelmingly positive. It seems the public has bought into a “recovery” and is starting to invest accordingly. Much of the 2010 market was uncertain, the last few months have seen a very strong optimism. The negative side of the coin is the fact that 3.5 million homes received foreclosure notices in 2010. It appears the stock market is either forecasting good times or disregarding lingering economic gloom.

Long time clients of mine understand that I prefer to invest in trends independent of general stock market movement. This year I’m suggesting the following sectors and strategies:

- Precious metals
- Covered Calls (on the Dow 30)
- Dividend stocks
- Agriculture
- Nuclear energy

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