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Market Commentary

July and early August saw mixed economic and earnings news along with a time-sensitive U.S. debt ceiling discussion and Standard & Poor's downgrade of U.S. government debt. Stronger international demand and a weaker dollar enabled some companies, such as IBM, McDonald's, and Apple, to announce better-than-expected earnings that left the market feeling positive. On the other hand, companies including Juniper, Terex, Ingersoll Rand, and Caterpillar all reported disappointing results. Much of the earnings disappointments happened because of a softer European market, a modestly slowing China, poor government spending, and poor results in the U.S. construction industry...[MORE](#)

Be a Better International Investor

International funds have received a lot of attention in recent years, and this should come as no surprise. For starters, it has become increasingly common for investors to build multi-fund international portfolios rather than rely on individual foreign offerings for all their overseas exposure. Further, international funds have posted exceptional gains in recent years (except 2008). This may sound good if a significant part of your portfolio is devoted to international funds, but be sure the popularity and performance of overseas offerings hasn't made you complacent.

In fact, it's just as important to periodically reexamine the parts of your portfolio that have done well and reevaluate the portions that have lagged...[MORE](#)

How to Invest in a Deflationary Environment

While inflation was the hot topic not too long ago, it's downright tame right now. Instead, some market participants are now concerned that we could confront a period of declining prices, particularly if unemployment stays high and the housing market stays in the doldrums.

Declining prices may not sound that bad, particularly for consumers who might be able to take advantage of lower prices for everything from groceries to televisions. But a persistent need to slash prices can be bad for businesses and could ultimately lead to layoffs, reduced consumer spending, and declining prices for assets ranging from real estate to commodities... [MORE](#)

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BCGS Welcomes Jeremiah O'Connell to Team

For the second time in three months, we are proud to welcome another quality member to the BCGS team.

Jeremiah Jay O'Connell has been in the financial planning industry for 14 years. Beginning with a major mutual fund company, Jay worked with the company's call center associates where he taught instructional classes on mutual funds and the many financial markets. Jay's most recent employment was spent with an independent broker dealer for 11-years, acting as the Chief Compliance Officer as well as the advisor to house accounts.

"I am thrilled to be part of the BCG Securities family! Achieving my goal of offering clients the highest level of service required finding a Broker Dealer that offered more than just a name. The extensive resources of BCGS will be instrumental in assisting me to reach the upper branches of client service."

About BCG Securities

Established in 1968, [BCG Securities, Inc.](#) is a full-service broker-dealer and advisory firm specializing in providing innovative investment strategies, financial planning, and retirement plan design to individuals and corporations. With over \$1 billion in client assets under management, BCG Securities is known for its outstanding commitment to delivering quality investment solutions and service.

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Jay is a resident of Voorhees, NJ and is active in coaching community sports.

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