



Market Commentary

September was filled with uncertainty, which continued to weigh both on businesses and investors. The European debt crisis, with its unknown effects and unclear resolution, has troubled the markets, causing increased stock-market volatility and a significant decline in financial-sector stocks. Not even Federal Reserve chairman Ben Bernanke could calm market sentiments with his "twist" plan, announced after an extended two days of discussion at the Federal Open Market Committee meeting [...MORE](#)

Balancing Act

Rebalancing your investment portfolio is crucial to maintaining the proper risk profile and asset class mix while reaping the benefits of diversification.

Since investors cannot be sure which asset class will dominate the markets at any given point in time, it is advisable to maintain an asset allocation that is appropriate for you. Investors may tend to avoid rebalancing because it involves buying losers and selling winners, but what they don't realize is that they're buying low and selling high--definitely a good position in investing.



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BCG Securities Welcomes Two Advisory Firms

BCG Securities continues to grow and is thrilled to announce the addition of two fantastic advisory firms; Cephass Capital Management and Gateway Advisory. Both join BCG Securities with an experienced background in financial planning.

"Cephass Capital Management, LLC offers a substantial background in the securities business and provide wealth strategies for families and businesses looking to improve their overall lives," said Jake Reardon, National Sales Director. BCGS wishes them the best of luck in creating an immense footprint in the Columbus, OH region.

"This is an exciting time for us, and we are thrilled that seasoned professionals like Gateway Advisory are part of our team," said Adam Paglione, President of BCG Securities, Inc. "More and more advisory firms are seeking the appeal of BCG Securities' independent, client-focused solutions for their

In Case of Emergency

Nobody likes to think about the possibility of job loss, serious illness or other major expenses. But these are all possible in an uncertain world, and having an emergency fund in place can help if such situations arise.

An emergency fund is a money market, savings or checking account where you keep a specified amount of money to cover expenses. The important part here is that the money is stored in an investment vehicle that allows quick and easy access to funds. But you do not touch the money in this financially liquid account unless a real emergency pops up. No ifs, ands or buts [...MORE](#)

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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clients. Gateway will be a valuable asset to the growth of our firm."



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