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Market Commentary

The S&P 500 rallied by 11% during October, restoring some confidence after a sharp drop at the beginning of the month. On the international front, the Greek crisis continued to be the central concern both by itself and as an indicator of what could happen in other countries that face similar budget crises. The European Central Bank lowered its key interest rate to 1.25% from 1.5%, as mild signs of a recession begin to appear...[MORE](#)

This is Bull

Financial news often refer to a "bull market" (when the market is doing well) or a "bear market" (when the market is doing...not so well). These terms may have originated from the animals' styles of attack. A bear mauls (downward movement), while a bull thrusts its horns (upward movement) ...[MORE](#)



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The Perfect Holiday Gift!

This holiday season consider making a contribution to loved ones 529 college savings plan.

The 529 plan has many benefits for both the recipient and the contributor. For the recipient, it means less money owed to continue their education. The average cost of tuition for both public and private has continued to rise. As a result, the number of people with student loans hanging over their heads has also risen. Whether it's a small or large contribution, it will make a difference.

For contributors, there are also benefits. As long as the money is used for educational purposes, the earnings of the account are tax exempt. If the child you contribute to gets a full scholarship, or does not need the money for college, the account can be rolled over to a younger sibling.

IRA Dos and Don'ts

Do

Think of the IRA as a way to take control of your finances amid an unpredictable market. You know that old saying about having the wisdom to know what you can and can't control? Well, you can't control the market's ups and downs, but you certainly can make sure that your investments are as good as they can be, that your investment costs are low, and that you're taking advantage of every tax-sheltered opportunity available, such as contributing to an IRA...[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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It may not be the shiniest or most technically advanced gift, but as the cost of tuition continues to grow, the gift of a 529 contribution is the most considerate gift you could provide.

Contact your financial advisor for more information.

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