

WEALTH WATCH

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BCG
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Market Commentary

2011 ended with the S&P 500 almost flat after a tumultuous year. As Europe continued to be of concern, markets loved the coordinated central bank maneuver that ensured liquidity across global financial systems in order to calm panicky investors. Although a global economic slowdown is very real, given the possibility of a European financial contagion and a slowdown in China, the U.S. could potentially be the engine of worldwide growth in 2012.

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Achieving the Proper Balance of Risk and Return

An important decision that every investor must make is determining the amount of investment risk to assume while maintaining a level of comfort. Risk is simply defined as the probability that the actual return for an investment will differ from that which was expected. It is possible that some or even all of an investor's original investment may be lost. In other words, there are no sure things in the investment world.

All investments contain some degree of risk; however, some investments are considered more volatile (riskier) than others...

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Burst Bubbles

In the financial world, a "bubble" designates an investment trading in high volume at prices that are considerably higher than its underlying value. Price and value tend to realign eventually through a sudden price drop, known as a crash or a bubble burst.

Two of the scariest bubbles that burst during the last decade were the tech (or dot-com) bubble in 2000 and the housing bubble in 2007. Many fear that inflated oil and gold prices may indicate an impending commodities bubble in the next few years.

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Employee of the Year

Congratulations to Sylvia King, for being named BCG Securities Employee of the Year. 2011 was a successful year for BCG Securities, and much would not have been attainable without her efforts.

Sylvia has been apart of BCG for almost 7 years. She is constantly working hard, always willing to lend a hand, and is truly an asset to our firm and all of our clients. This is a well-deserved honor and we hope everyone will join us in congratulating Sylvia!

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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