

## THE AMERICAN INVESTOR

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In today's uncertain economy it is time for individual investors to take a more active role in their family's investment strategy. With banks going bankrupt and businesses failing every day; investors need a calm hand at the rudder of their financial ship. This is especially true today when stocks are so unstable and retirement funds are evaporating.

Uncontrolled Government spending, bail-outs to banks and failing companies has provided an "easy way out" for businesses who have had a long history of making bad management decisions and is forcing wise investors to re-think their investment strategy.

The recent success of TEA Party backed candidates all across the country is an indication that we have had enough. Government has to learn to stay within their budgets. We have to - every day. So why shouldn't we expect our elected officials to do the same with the money we send them every year.

These problems coupled with a stagnated economy where new financing is nonexistent and credit has all but evaporated are destroying a family's ability to invest and create wealth.

Currently cash is king and can be used as a hedge against this downturn. But some investors are now asking "Can I weather the storm until it's over and things settle down to being normal again?" Or "What will inflation do to my cash?" Well, the real question is - "Will things ever be normal again?"

No one really knows the answer to this question. The banking industry is still operating under the policies and procedures set up after the Great Depression even though they have modernized their facilities, equipment and accounting departments.

The day-to-day business banks have with their customers is still conducted much the same way it was 60 years ago. Because of these antiquated practices, they are handcuffed and can not respond to today's changing financial markets.

The only group more interested in your family's wealth than you is the government, who has stated -

'We know better how to spend your hard earned dollars than you do!" Unfortunately, this attitude is true of many local, state, and federal officials.

With the uncontrolled spending of our government in Washington DC at an all time high, matters will only get worse. No one is being held accountable for the actions of failing businesses or improper intervention of the government in business. So our family's financial future up to us - the individual investor.

We have finally come full circle in our society today. America is becoming an oppressive environment for families and small businesses. Long ago our country was founded by rugged individuals who left oppressive environments, where their officials made decisions that adversely affected their families.

So they left the Old World and came to America to start over and build a place where individualism and creativity are not only welcomed, but rewarded. Just like our forefathers, we need to again think for ourselves and then act on what we know to be right. Our prosperity depends solely on us and our ability to employ our investments honestly.

After all, who has more to lose in your family's financial future than you? Who is more vested in its success? No one! Not your stock broker, your banker or your financial planner. You have more riding on your family's success than all of these so called experts. Now is the time for *the individual* to again take the driver's seat of American businesses.

So, as the "new" pioneers of our generation, going out into the world marketplace and creating wealth for our families; what do we do first? Get educated; learn the basic principles of investing and START THINKING FOR YOURSELF TODAY!

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