

# No Time for Nostalgia

## At Last, An Alternative Vision to Status Quo Investing

By Rich Goldman

**R**emember when investing was relatively simple? When you could sock away a little bit each month in a mutual fund and have it grow 8% to 10% annually? When planning for retirement was something that was actually possible? And when you weren't wondering "Is *anywhere* safe to put money these days?" Ah...the good old days. And old days they are because not only are they gone, but it appears they are not coming back any time soon. Maybe never again.

If that sounds a little gloomy, don't take it that way. Every world shift brings uncertainty but it also brings opportunity. Change can bring fear, but what you should really be afraid of is trying to navigate today's financial world the way you did ten or twenty years ago. In today's world that kind of status quo investing is inherently risky. Long for the good old days when you think of those carefree childhood summers. Now, particularly when it comes to investing, is no time for nostalgia. It's time for an eye-opening, horizon-broadening, paradigm-shifting wake-up call that demands action.

Even if you are among the fortunate who for the last 10 years invested with the masses and came out ahead, what got you here likely won't keep you here or take you where you need to go. Whether your objective is asset growth, capital preservation, or retirement income, today's world calls for viable, proven alternatives to status quo investing.

What's changed? In one word, "Everything," but don't take my word for it. Take a look at our nation and the world:

**The Dollar** – The dollar is in trouble and it's been in trouble ever since President Nixon took us off the gold standard in 1971. From that day forward our currency began its slow but inevitable descent to zero; all fiat currency, which is what our money is, ends up at zero. Even though the news talks about the *price* of the dollar going up relative to other currencies, it's the *value* of the dollar as it relates to assets other than currency that matters, and that is going down. Why? Because our dollar is not backed by an asset, but rather by debt. More on that in a moment.

**The Economy** – Another reason the value of the dollar continues its downward spiral is because of a concept known as quantitative easing. That's a fancy term for The Federal Reserve's addiction to printing money. The more money they print and put into circulation to try and spur the economy, the less valuable each dollar becomes and the less you can buy with it. Since the recession of 2008, the Fed pumped into circulation nearly \$3 trillion. That's a lot of coin. And if you feel like your money isn't going as far as it used to, you're right. It isn't.

**The National Debt** – If money is really nothing more than debt, then the higher the national debt gets, the more money there is and the less it is valued. That means as the national debt grows, and it is growing—from \$10 trillion in 2008 to \$15.9 trillion in 2012—your buying power keeps going down.

**Washington Politics** – And it appears there is no relief in sight since Congress continues to avoid taking action on any form of deficit reduction or meaningful caps on spending. The argument for continuing government spending is simple: government

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spending is what is keeping the economy from slipping into another recession. The argument against it is that spending has to stop before America becomes a bad credit risk. It's the proverbial rock and a hard place with you and your wallet caught in the middle. The dollar will get no relief from Washington

The World - Remember when what happened in China stayed in China, or India, or Greece or a host of other countries that were barely on our radar screens. The world has gotten very, very small and the economic weaknesses of countries time zones away cause drastic fluctuations on Wall Street. Add to that sophisticated split-second communications, instantaneous trading and you could have a fortune one minute and a loss the next based on a Twitter post.

What all this means is that today's world is dramatically different than it was even ten or twenty years ago. Successful investment strategy requires seeing the world as it is, not as it was, and responding to it. The opportunities are there, but only if you have an alternative vision. Rich Goldman Asset Management practices Alternative Vision™ investing. Through this process their asset managers combine a macro view of the world with the micro movement of global markets, currencies, business, trade, politics, economics, and more to develop a personal investment strategy for clients.

Because they work continually to make sense of today's

global economic landscape investors can capitalize on existing opportunities of today, not yesterday. Rich Goldman Asset Management believes our shifting world doesn't have to be scary and that money can be made in any economy. Alternative Vision™ investing is designed to position you at the forefront of those opportunities so you can appreciate the good ole days for what they were and create some good *new* days for yourself, your family and your future. The times have changed and it's time investment portfolios change with it.



*Rich Goldman found his passion for finance, analysis, and investing early on in life at age 22, when he discovered The Wall Street Journal. His passion for the financial world encouraged him to pursue a life-long career in asset management*

*Rich developed and refined his investment philosophy over the course of two decades while working for such high-profile global investment firms as Paine Webber and Smith Barney. While*

*at Smith Barney, Rich realized there was something missing. As he became more informed about the global economic landscape, he started to develop his own investment philosophy, distinct from the philosophy of the firm. So, in 2008 he created Rich Goldman Asset Management to pursue his own vision of investing and his personal goal of contributing his expertise and his own financial resources to help himself and others leave a positive mark on the world. To contact Rich, email him at <mailto:rich@richgoldmanassetmanagement.com> or call 480-471-5456.*