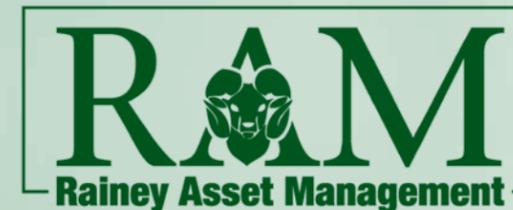




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JANUARY 2013

## Congratulations...



to Sharon Calhoun who has a new title,  
Medicaid Case Manager!



to Ashley Coburn, Office Manager / Investment  
Specialist, who just celebrated her fifth year  
with SAFE & RAM.



**We wish all our client friends  
a Happy & Successful New  
Year! We appreciate each and  
every one of you, and hope  
to see more of you prosper  
during 2013!**

Application forms always  
ask who to notify in case  
of emergency. I write,  
"A good doctor."

### In this Issue:

- Three Steps to  
Investing Smarter
- Three Things to Do  
When Facing  
Nursing Home Costs

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## 3 Steps to Smarter Investing in 2013... and Beyond

By Ric Cochran

Want to position your portfolio to profit from coming events in 2013 and beyond? Who doesn't? Magazines at the checkout aisles perennially purport to put you in the driver's seat. Think your portfolio might need a tune-up? You may think, after all, these magazines are betting their reputations; so you might believe you can trust what they recommend. Are some of your investments down, and others not up as much as you'd like? Got money on the sidelines, or wondering if it's time to go to the sidelines? Is 2013 a good time to be in the market, or not? Should you buy gold, ETFs, fertilizer or fish industry futures, or keep money under a mattress?

The media generously provides an ever-growing collection of magazine covers and broadcasts with pundits recommending investments and strategies that later prove disastrous. With so many epic failures, it's a wonder publishers and networks maintain any level of credibility. But another month, or year, another set of predictions. Enough consumers seem driven by their present curiosity, ignoring past mistakes, to keep the keyboards, cameras, and pundits busy. The same concept works for handicappers of horse and dog races, as well as sports prognosticators, whose writers could arguably be the richest people on the planet by following their own advice, that is, if it wasn't so often wrong.

I suspect too many consumers don't understand media revenue models, how profits are driven by advertisers paying for the attention of consumers who are baited by catchy headlines and subjects. The content is just filler. We're taught to value the guidance of experts without being overly-educated to discern whether so-called expertise is useful or fatally flawed. Amidst a confusion of conflicting content, our eyes wander to ad after ad, many seem to imply special expertise or offer special tools, or that even a toddler can be successful with their platform. So why aren't we all rich yet?

Conditioned to trust certain names, images, or slogans, investors dial a number or visit a website, proving once again that ad dollars were well-spent even if investors' dollars were not. So how can we sort out financial fact from fiction so we avoid being roadkill on Wall Street? After all, according to DALBAR studies, most investors earn well below the market averages. It's no wonder so many are looking for a better way to invest. Some just give up, or trust professionals who sometimes do even worse!

Here are three steps to becoming a smarter investor in 2013, and beyond, based on decades of financial market data and the work of Nobel Prize winning economists like Merton Miller, Harry Markowitz, and William Sharpe:

1. Never, ever, invest based on predictions and proclamations of what any "expert" thinks is going to happen. Even if they correctly guess a particular event will happen, it's far more likely they will be wrong about the market's reaction. If they really knew, they wouldn't tell you and me, and they sure wouldn't have to work for a living. Markets are random and unpredictable. Articles and interviews with gurus are only filler between ads that are too often equally dubious.
2. Never, ever, invest money without investing sufficient time to understand investing and markets. No one has more at stake in your financial future than you! There are sound principles every investor should understand. In my experience, there are 20 Must-Answer Questions every investor should be able to answer. You can find them on our website at RaineyAssetManagement.com
3. Find a financial coach with a fiduciary obligation and legal responsibility to only recommend what is in clients' best interest and who holds monthly classes on subjects

*continued on page 2*

## Florida News

### WHAT IF...

Everything you thought you knew about investing was wrong?\*

Rainey Asset Management (RAM)\*

- Why do investors really lose money? You'll be shocked!
- Why does Wall Street profit even when investors lose?
- Why does the financial press favor Wall Street over Main Street?
- Who profits from greed and fear at your expense?
- What about volatility and how can it be tamed?
- How can investors achieve true financial peace of mind?

Call our office for information on upcoming workshops.

Make plans to attend one or several!

Visit our website at :

[www.raineyassetmanagement.com](http://www.raineyassetmanagement.com)

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Investor Awareness Guide

and take the Online

Investor Quiz!



### 3 Steps to Smarter Investing in 2013...

continued from page 1

like modern portfolio theory, efficient markets, and the fallacy of trusting financial prognosticators.

As a friend and colleague, Mark Matson, says, "You don't have to know everything. You just need to know the right things." Magazine covers provide numerous examples of bad investment calls by the media. Learning not to be fooled is a first step to being a smarter investor in 2013 and beyond.

*Ric Cochran writes, speaks, and teaches about responsible investing based on the work of Nobel Prize winning economists, why investors and brokers too often fail to achieve market returns and what to do about it. He advises clients at Rainey Asset Management in Shreveport and can be reached at 318.869.3133.*



## 3 Things to Do When Facing Nursing Home Costs

By Blake Rainey

Paying for long-term care causes many patients to unnecessarily squander their estates. Is "squander" too strong a word? If a patient loses most or all of their estate because they didn't know how to get the very same care and preserve assets, what would you call it? Monthly nursing home costs in the Shreveport area average either side of \$5,000 per month. Care for patients on ventilator units will average above \$10,000 per month. And lest you think ventilator patients are all comatose, think again. Many can think and communicate better than many non-vent patients.

Too many spouses and family members lose their whole estates listening to bad advice which might even come from nursing home employees with years of experience, attorneys, financial advisors, bankers, and friends who all mean well but don't know how wrong they are. If someone tells you a family member's assets can't be preserved, then I strongly suggest three simple steps:

1. Ask them to put what they've told you in writing on their business letterhead and sign it. Any reluctance should tell you something. If they do put it in writing, keep it in a safe place. It might come in handy.
2. Seek help from professionals with experience helping families preserve assets from nursing home expenses, even at the last minute. But ask them how many cases they handle and their success rate as well as how many years they've been handling similar cases. Ask if you can talk to some of their clients who have used their services to get family members qualified for government benefits they otherwise would have been turned down for because of having too many assets.
3. Remember that time is money for a family member in a nursing home. If they're on rehabilitation, it won't last long. And if they're already paying, every month is another big check to write. If they have a long-term care policy, don't wait for the benefits to run out or let someone go broke paying the shortfall with a policy that doesn't pay the whole cost. What you don't know can really hurt, financially. Remember that help is available for those who seek it.

When people come over and see my cat's litter box, they always say, "Oh, have you got a cat?"  
Just once I want to say, "No, it's for company."



#### Over a Gynecologist's Office:

"Dr. Jones, at your cervix."

#### In a Podiatrist's office:

"Time wounds all heels."

#### At an Optometrist's Office

"If you don't see what you're looking for, you've come to the right place."

#### On a Plumber's truck:

"We repair what your husband fixed."

#### At a Tire Shop in Milwaukee :

"Invite us to your next blowout."

#### In a Non-smoking Area:

"If we see smoke, we will assume you are on fire and take appropriate action."

#### At a Car Dealership:

"The best way to get back on your feet -miss a car payment."

#### Outside a Muffler Shop:

"No appointment necessary. We hear you coming."

#### In a Veterinarian's waiting room:

"Be back in 5 minutes. Sit! Stay!"

#### At the Electric Company

"We would be delighted if you send in your payment. However, if you don't, you will be."

#### In the front yard of a Funeral Home:

"Drive carefully. We'll wait."

#### Sign on another Septic Tank Truck:

"Caution - This Truck is full of Political Promises"

## Louisiana News

### FREE PUBLIC WORKSHOPS

#### JANUARY 17

10am / S.A.F.E. Planning : Don't Lose Your Home & Savings To Pay For A Nursing Home

1pm / Investing Myths Shattered:

How Wall Street is Fleecing Investors

Shreve Memorial Library

Broadmoor Branch

1212 Captain Shreve Drive

(One block North of East Preston)

Learn the truth about where gains in the market come from, how to manage volatility, whether you are investing prudently or chasing popular myths.

#### CHOOSING YOUR INVESTMENT PHILOSOPHY

Too many investors repeatedly do exactly the wrong things at exactly the wrong times and don't even know it because they have no stated investment philosophy. Become a more prudent investor!

Please call ahead to make your reservation! (318) 869-3133

Invite friends, family members, and anyone you care about to attend our workshops at either our Louisiana or Florida offices. This is important to everyone who wants to learn what the media, banks, and brokers are probably not telling them.

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at [www.issuu.com/  
primetimemag](http://www.issuu.com/primetimemag)

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