



PERSONAL FINANCE BLOG

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When SBLI was seeking a spokesperson who could provide sound financial guidance to our friends and policyholders, the choice was obvious — Jonathan Pond. With Emmy award, critically-acclaimed television specials, newsletters and best-selling books, it's no wonder Pond is known as "America's Financial Planner."



But don't let his impressive resume intimidate you. Pond, like SBLI, is no nonsense. His goal isn't to tell you how smart he is or dazzle you with obscure Wall Street speak. He simplifies all things financial and discusses topics from annuities to zero coupon bonds in plain English.

Stock Markets Mixed Last Week

More signs point to a weakening economy, including a fourth consecutive decline in leading economic indicators. At the same time, consumer prices are rising. Last week it was food prices that posted a surprising rise. So the concern now is that we'll have the dual threats of a slow economy and rising prices. This is referred to as "stagflation."

The stock markets were mixed last week. Big company stocks gained a bit while the lesser stocks declined a bit. Familiar stocks become particularly attractive when investors are fearful. Companies that are financially strong and can weather any economic storms are viewed as a safe haven. This may be particularly true in early 2008, given declining interest rates and troubles for bonds.

Posted on March 12 at 3:30 p.m. | Comments | Permalink

Bond market in turmoil

There are a variety of problems that have led to concerns about all categories of bonds. Banks are having difficulty unloading loans that were used to finance corporate buyouts. Commercial real estate loans are becoming less available, with 80 percent of banks reporting that they have tightened lending standards. While financial institutions have already taken billions of dollars in mortgage-related losses, more will come. On top of all that, there are problems in the municipal bond market, with concerns over whether the municipal bond insurers can make good on their obligations. So with all these problems, investors should stick with high quality bonds. Right now, you can probably find the most attractive returns in the municipal bond market, but again, stick with high quality muni bonds or mutual funds that invest in high quality bonds municipals.

Posted on March 10 at 1:11 p.m. | Comments | Permalink

Smart money tips

This is a good time to increase your company retirement savings plan contributions. The earlier in the year you increase your company retirement plan contributions, the better. By upping your 401(k) plan or 403(b) plan contribution percentage, you'll also lower this year's tax bill. While a lot of employees contribute to these plans, most do so at very low levels, perhaps enough to earn the match but no more. Everyone should be putting at least 10% of their salary into these plans. If you're not there yet, add a bit more now so that eventually you're up to that level.

Beware of high bank fees! Do you know how much you're paying for your checking account? It could be pretty shocking. In fact, checking account fees could amount to well over a hundred dollars a year. If you're paying high checking account fees, check around with other banks in town who might welcome your business with free or low-cost checking accounts.

Posted on March 8 at 2:12 p.m. | Comments | Permalink

Hints on increasing savings

'A penny saved is a penny earned. . . and enjoyed', according to Jonathan Pond.



Posted on March 4 at 9:33 a.m. | Comments | Permalink

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