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## The Strategic Advisor

**Strategies for Success**      **September 2009**

**CLARITY:** The process of "thinking clearly about the problem," transforming an opaque thought into a crystal clear vision.

**CONFIDENCE:** The process of "thinking clearly about the solution." Identifying the strategies to be applied to the planning gaps that bring forth the crystal clear vision.

**COMFORT:** A crystal clear vision coupled with success strategies brings a sense of comfort that we are on the path of achievement.

**Result:**

### Peace of Mind and Financial Freedom



#### Is "Buy and Hold" Dead?

Since the dot-com crash and the credit crunch, many investors wonder if the conventional buy and hold wisdom concerning the role of equities in a portfolio still applies. Understanding both sides of the argument can help you make an informed decision.

[More Details](#)



### [Understanding Principal-Protected Notes and CDs](#)

Let's say you're beginning to think stocks are looking attractive again, but you're still wincing from the beating that equities took last year. What if someone told you that you might be able to earn returns similar to those of a stock index regardless of what happens with the market?

[More Details](#)



### [Homeward Bound: Investing in the American Dream](#)

Your home is more than a shelter, it's a sanctuary from the world around you. It's also a daycare center, restaurant, laundry facility, and entertainment complex all rolled into one. And for some, it's a status symbol. But is it an investment?

[More Details](#)



### [Ask the Experts: What health insurance options do college students have?](#)

There are basically two ways to insure your child's health while at college: through your family health plan or a health plan provided by the school.

[More Details](#)

### [Ask the Experts: Can a student's health insurance be cancelled during a medically necessary leave of absence?](#)

"Michelle's Law" ensures that a child covered under a health insurance plan as a dependent and full-time college student will continue to be covered during a medically necessary leave of absence from school due to a serious medical condition.

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