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# DouglasBradley

Personal Financial Advisors

## DouglasBradley's MONEYWISE

Financial News and Insight from an Independent Advisor

January 2011

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### Personal Notes

**Doug -**

Christmas was, as usual, a crazy time of year for us. The kids got all their Lego, Barbie, Xbox and Nintendo goodies. As the kids get older, the gifts get smaller, but more expensive... Patty and I hosted dinner on Christmas Day for sixteen members of the family. It makes the holidays more special to spend it with loved ones.

The frigid temperatures of December led me to decide to purchase a wood burning stove insert for our family room. It's been incredible how much of a difference it makes. Whereas before all the heat in the house went right up and out via the chimney every time we had a fire, the insert actually does a great job of heating not only the first floor, but the whole house.

Bring it on Old Man Winter.  
We're Ready!!

**Brad -**

Doug and I met in December to review and evaluate the progress of DouglasBradley in 2010. I must say we were both pleased with our performance on behalf of our clients and the performance of the business itself. After years of effort and sacrifice, I think we were both gratified that our hard work and commitment was bearing fruit -

### Mega-Trends for the Next Decade

*It's the start of the New Year: a time to reflect and take a look at the big picture.*

It's easy in our day-to-day lives to get caught up in the immediate and short-term. After all, it's what demands our attention. January seems to be the time of year when everyone takes a step back - a deep breath if you will - and does the proverbial look back and look ahead. This typically goes as far as the previous calendar year and the new calendar year.

In our reviews we tend to look at much bigger and longer trends. Things that drive whole economies. For those who have been reading our analysis over the last few years, you know where we stand. We've repeatedly put forth our opinions that the places to invest over the next decade are the emerging economies; places like South America, South East Asia, India and (selectively) Eastern Europe. And while the United States is the world's largest economy, it's growth is anemic.

For this month's MoneyWise, we thought we'd present three graphics for your consideration. All show major changes occurring over time and, we think, speak for themselves.

First, the rise in bankruptcies over the last several years state by state. It's tough to grow an economy when there's no money...

#### [Geography of A Recession](#)

Second, health care has been a hot topic as of late. But the focus seems to be on health care insurance. In our opinion, more attention needs to be directed towards the American pandemic of obesity. Obesity and its associated complications are a major driver of high health care costs. It's tough to grow an economy when you spend all your money on health care.

#### [Obesity Pandemic](#)

(click on chart in middle of page)

Lastly, we have a [fascinating](#) video snippet that illustrates the rise of nations/economies over the last 200 years or so. It's just under five minutes long, but well worth watching. If you want to

particularly in challenging economic conditions. Of course, we were also appreciative of our clients, friends and peers who have been a very large part of our success over the past decade. We wish everyone a happy and healthy New Year.

#### Maresh -

I'm in the thick of coaching basketball season for both of my children now. I am doing this despite my own basketball playing career having ended abruptly after tearing my ACL about a month ago. I am a bit disappointed, but realize that at my age one does have to consider "retirement" from aggressive sports. So, for the time being, I am simply using an exercise bike and an elliptical ... we'll see how long that lasts before I pull a Brett Farve and want to come out of retirement!

know how we got here and where we are going, this is THE video to watch; it is a condensed history of money and health.

#### [The Rise of Nations](#)

(200 Countries, 200 Years, 4 Minutes)

Hopefully, the above information provides some food for thought and, perhaps, a little entertainment.

Best wishes to all for a healthy, happy and prosperous 2011.



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