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Today's Retiree

Profit From Problems

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From Thursday July 21 to Wednesday August 10, the Dow Jones Industrial Average ("the Dow") dropped an astonishing 15.8%.. Giving back the entire year's market gains, in just 14 trading days !! Many people (very smart people, I might add) thought that on August 2nd, when Congress finally got their act together and agreed to 'raise the debt ceiling', many thought that, with the fear of government default in the rearview mirror, that the markets would continue on their merry rise.... How wrong they were .. so, where do we go from here?

(disclaimer) I need to say this every month.. Everything you read in my newsletter, is my opinion... check it out, research things, don't take my word for it... (but, I try to give you the straight scoop)...

Have you ever wondered why, when inflation is discussed, that they say, as they are now, that the economy is 'only' growing at 1%, that inflation is under control? Well, guess what - incredibly - these figures do NOT include the costs of food or energy !!! huh !?!? isn't that where we spend a substantial chunk of our cash ? In this morning's Wall Street Journal it stated that the average price of a gallon of regular gasoline was \$3.66, up 36% from a year ago (thirty-six percent)!! and Lord knows, when you go to the grocery store, we all walk out of there with a much lighter wallet... Hey, if the people in government don't drive, don't heat their houses, don't eat - then, I'd have to agree with them, everything is fine.. so, how do we make money from these facts ? If the cost of food and energy is rising, let's invest in them - "if you can't beat 'em, join 'em" .. Jim Rogers, my favorite commodities guru, insists that we will continue to be in this bull commodities run, for another 5 or 10 years... he also constantly talks about China - they are growing, they are buying as much oil and gas and food as they possibly can... let's, also, buy stocks of companies in China ...

As most of you know, my son Jimmy and I have been trading our personal accounts for years now, and had hoped to turn this knowledge and success into a small publicly available investment fund... We gave it the college try, but with all the regulations, rules, restrictions, reporting, disclosure, liability, accounting, compliance (nonsense - that is extremely time consuming and expensive, and has nothing to do with making money) - my head almost exploded - so we have flushed that attempt. Jimmy (with my full support) has incorporated Moerdyk Energy, a company created to convert cars, SUVs, and light trucks to run on natural gas... If you've ever listened to me, you know that for years, I've talked about T Boone Pickens' bringing natural gas to the mainstream as an oil/gasoline replacement/supplement, and he's doing it.. Jimmy and I have been studying and researching natural gas for years, and we're confident that it will be a very important vehicle fuel going forward.. Please visit Jimmy's website www.MoerdykEnergy.com to learn more.. (Fortune Magazine: "5 of the 10 largest corporations in the USA are involved either in the auto industry or the oil industry") Moerdyk Energy has combined both of them !

A couple of my clients/friends wanted me to say thank you for your support of their business' - Dr. Linda Hegstrand (464-0470) who I told you, many months ago, had helped me with some of my health issues; and another client/friend, Elizabeth Harrell (485-3365) who has helped several of our Moerdyk Financial clients to find assisted living facilities or nursing homes - both of them wanted me to tell you "thank you, they appreciate the business" ... I told you, among our hundreds of clients, we have a terrific network of top professionals - call us with any problem/inquiry, and most likely we can steer you to an honest, best in town, specialist.. I have to give another recommendation - Dr Donald Sloat (974-0646) - Don is a client and friend, he is a psychologist, and he's one of the smartest and nicest people I've ever met.. If you, or a friend, has any reason to share with an expert, he is truely amazing..

Recently I read Donald Trump's newest book (better for young entrepreneurs), I read an old Warren Buffett book (his insights and consistency inspire me), I read John Paulson's book - The Greatest Trade Ever (gutsy guy), but the book that I have been nursing along (I don't want to finish it) is Will Rogers, a Biography - it was loaned to me by one of my clients, my client is 81 years old, he was given the book by his father, who got it from his father ! it's old and fascinating - Will Rogers had a unique combination of brains, humor, political understanding, and likeability "I've never met a man that I didn't like" - just a wonderful guy (a great read)..

"Someday we shall all stand before him and give an account"

www.MoerdykFinancial.com



Steve and Annie Moerdyk

Steven N. Moerdyk is a careful Financial Representative who has all three licenses necessary to offer his clients the entire universe of investments and financial products, with no limitations. From stocks & bonds, managed portfolios, private non-traded REITs and private placements, to annuities and life insurance. Steve understands that “one shoe does not fit all” and each of his clients has their own unique desires and goals.

Steve was recognized as a “Top Financial Representative” in both 2007 and 2008 by Kalos Capital Management, Alpharetta, GA. Last year, 2010, he was one of five brokers nationally to earn the “Excellence Award” from Center Street Securities, Nashville, TN. Steve and his wife, Annie, have been featured donors by the Helen DeVos Children’s Hospital Foundation and the Renucci Hospitality House.

Steve and Annie met at Michigan State University. They were married in 1979 and reside on beautiful Lake Bella Vista in Rockford. They have two children, Carly 27, and Jimmy 22. Carly is Chief Neurology Resident at Jackson Memorial Hospital in Miami, where she lives with her husband Kia. They just announced they are expecting their first child. Jimmy has founded Moerdyk Energy to bring natural gas vehicles to the West Michigan Area.



Our Charity Golf Outing experienced an hour rain delay, but Steve finally gave the: “Gentleman, start your golf carts” proclamation.



Annie with Judy DeJong, waiting out the down pour. Judy would have won the putting contest, but was bested by her husband Casey who sunk 3 of 6 puts and won (they play a lot of golf, and it shows!).



(left to right) Mark Levesque who made the trip all the way from the east side of the state to support us (thank you very much), Steve, Hal and Sam Henkel (father and son attorney team - smart, nice and generous!), and Frank Laws from one of my favorite REITs, Grubb & Ellis.



If you've been to our office recently, you have seen my son Jimmy's natural gas vehicles...His new business venture is attracting a lot of attention, and we're expecting the natural gas revolution will overtake the West Michigan area soon... Please visit his website, he would appreciate your feedback www.MoerdykEnergy.com