



December 31, 2009

11:59PM EST

Inside this issue

[The Best is Yet to Come](#)

[Stocks Could Be Shaky Heading In To January](#)

[Investment Quotes To Live By](#)

[Upcoming TV Appearances](#)

[Friends And Family Plan](#)

The Best is Yet to Come

~~~~~

First and foremost, Laura ,I want to wish you and your family a very Happy, Healthy, Safe and Prosperous New Year! May the world find peace and you have the best year of your life!!

I am very fortunate to have some of the best readership there is and I promise to never take that for granted. There's an information overload today and I thank you for continuing to read, question and comment on my work.

Over the past few months, I've shared some stories where things just didn't go as planned. From trading to traveling, it's always a good idea to have a plan B or some help from friends. As I type this from a fantastic ski week in Vermont, the trip almost didn't happen, a story I will share next week. My friend and neighbor, Bob, went above and beyond when I had no one else to help. And my family and I are very grateful!

Although I am sure many will disagree, I think it's pretty easy to be a friend of mine when all goes well. I love to ski, play golf, eat, drink good wine and have fun. But when it hits the fan, you really find out who is tried and true and who is only along for the fun. My wife and I are so fortunate to have great friends in Connecticut and Vermont. But one couple, Pete and Susan, just always seem to be there when we

need help. Big, small, middle of the night, on vacation, it doesn't matter. They can't do enough to help with any routine disaster, offer to watch the kids, feed and house my family... you get the picture. And we are lucky to have others like them in our lives as well. Thanks to all the friends, family and colleagues who tolerated me for another year!

I am going to be on WTNH (ABC in CT) this coming Sunday morning between 7:20am and 7:30am offering my Top 9 Tips for the Successful Investor in 2010.

On Tuesday, January 5, I will be on CNBC's The Call between 11:05am and 11:30am. You can scroll down towards the bottom to see the list of upcoming media segments.

My first appearance on CNBC's Squawk Box last week with Carl and Joe was a lot of fun! I only hope they invite me back. You can click on this link and look at 12/28 and 12/24 for the last two segments. [CNBC](#)

As a reminder, I was invited to teach a small class at Gateway Community College in New Haven on the investing topic of my choice. It's very late notice and the class begins in early January. I've initially titled it, **TOP 5 Secrets to Growing Your Money Safely and Wisely in the New Economy**. You can click on this link to learn more. [Class Sign Up](#)

Below are two articles from the Connecticut Post where we were quoted.

[Heritage Capital Quoted in the CT Post #1](#)

[Heritage Capital Quoted in the CT Post #2](#)

That's about it for now. I wanted to send my New Year's wishes and let everyone know that I plan on 2010 being our best year ever!

Enjoy the long weekend and I will be back next week with Street\$marts. I am currently working on my 2010 Shockers along with some fun financial forecasts.

## **Stocks Could Be Shaky Heading into January**

~~~~~

I contribute to the New Haven Register's Fi\$ally Fit blog every Friday. Please click on the link below to read my New Year's Day piece, which will be posted in the morning on January 1.

Stocks Could Be Shaky Heading into January

Investment Quotes/Adages To Live By

~~~~~

"When in doubt, get out!"

"If it's obvious, it's obviously wrong."

-Joe Granville

"It's ok to be wrong, but it's not ok to stay wrong."

"This time is different."

"The markets require the patience of a dozen men."

-Robert Rhea

"Luck is the residue of effort."

"The most bullish thing a market can do is go up in the face of bad news."

"The most bearish thing a market can do is go down in the face of good news."

"The market can stay irrational longer than you can stay solvent."

-John Maynard Keynes

"Government is best which governs least" - Thomas Jefferson

Inflation is the one form of taxation that can be imposed without legislation.

-Milton Friedman

"You cannot legislate the poor into freedom by legislating the wealthy out of freedom. What one person receives without working for, another person must work for without receiving. The government cannot give to anybody anything that the government does not first take from somebody else. When half of the people get the idea that they do not have to work because the other half is going to take care of them, and when the

other half gets the idea that it does no good to work because somebody else is going to get what they work for,that my dear friend, is about the end of any nation. You cannot multiply wealth by dividing it." - Dr. Adrian Rogers, 1931

"Bear markets seem to be divided into three phases: the first being the abandonment of hopes upon which the final uprush of the preceding bull market was predicted; the second, the reflection of decreased earnings power and reduction of dividends, and the third representing distressed liquidation of securities which must be sold to meet living expenses. Each of these phases seems to be divided by a secondary reaction which is often erroneously assumed to be the beginning of a bull market."

- Robert Rhea via Tim Woods

"Free enterprise is a rough and competitive game. Nobody too big to fail. Nobody too small to succeed. It is a hell of a lot better than government control." - Ronald Reagan via Dan Kennedy

"A government big enough to give you everything you want is big enough to take everything you have." - Gerald Ford via Dan Kennedy

"The problem with socialism is that, sooner or later, you run out of other people's money." - Margaret Thatcher via Casey Research

## **Upcoming TV Appearances**

~~~~~

CNBC's Worldwide Exchange - December 24 at 5:30am

CNBC's Squawk Box - December 28 at 6:10am

WTNH's (ABC in CT) Good Morning CT - January 3 at 7:20am

CNBC's The Call - January 5 at 11:10am

CNBC's Worldwide Exchange - January 28 at 5:30am

CNBC's Worldwide Exchange - February 11 at 5:30am

CNBC's Worldwide Exchange - March 16 at 5:30am

You can view most of the past segments by clicking below.

Media Appearances

Friends And Family Plan

~~~~~

Finally, as you know, our firm and this newsletter continues to grow mostly from your referrals. If you know anyone who is interested in securing their retirement, planning for it or just plain worried about it, please send them here. As always, thanks for thinking of us with your circle of family and friends.

<http://www.investfortomorrow.com/newsletter.asp>

You can also forward this email to family and friends by hitting the "forward email" hotlink at the bottom of this email.

## To Your Financial Success,



**Paul Schatz**  
**President**  
**Heritage Capital LLC**

**1 Bradley Road Suite 202**  
**Woodbridge CT 06525**

**203.389.3553 Phone**  
**203.389.3550 Fax**

**[www.InvestForTomorrow.com](http://www.InvestForTomorrow.com)**

Published by Paul Schatz. Copyright (C) 2008 Heritage Capital, LLC. All rights reserved.

StreetSmarts is produced and distributed regularly via email by Paul Schatz of Heritage Capital, LLC

1 Bradley Road, Suite 202 Woodbridge CT 06525 Phone (203) 389-3553 Fax (203) 389-3550 - [www.InvestForTomorrow.com](http://www.InvestForTomorrow.com)  
Heritage Capital, LLC is an independent RIA not associated with any financial institution. Data used in this publication is gathered from reliable sources, although completeness and accuracy cannot be guaranteed. Performance results do not take into account any tax consequences and are not predictive of future results. This publication does not give any specific investment advice, does not provide financial planning services, or consider any individual's financial situation, needs or goals. This publication may not be reproduced or retransmitted in whole or in part without the consent of the author, Paul Schatz.

#### Important Disclosure Information

Heritage Capital LLC ("Heritage") composite performance results represent time-weighted actual performance results for continuously managed Heritage accounts, which individual accounts Heritage believes to be representative of its investment management process (i.e. mutual funds and exchange traded funds) for each specific strategy during the corresponding time period. The composite performance results reflect the reinvestment of dividends and other account earnings, and are net of applicable account transaction and custodial charges, and the separate fees assessed directly by each unaffiliated mutual fund and exchange traded fund holding that comprised each account, and the maximum investment advisory fee that the accounts would have incurred (by applying the Heritage's current investment advisory fee of 2.00% as set forth in its current written disclosure statement) during the corresponding time periods.

Please Note: Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance will be profitable, equal the performance results reflected, or equal any corresponding historical benchmark index. The historical index performance results for all historical benchmark indices do not reflect the deduction of transaction and custodial charges, or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing indicated historical performance results. The historical performance results for all indices are provided exclusively for comparison purposes only, so as to provide general comparative information to assist an individual client or prospective client in determining whether the performance of a Heritage program meets, or continues to meet, his/her investment objective(s). A corresponding description of each index is available from Heritage upon request. It should not be assumed that Heritage account holdings will correspond directly to any such comparative benchmark index. The Heritage performance results do not reflect the impact of taxes.

For reasons including variances in the investment management fee incurred, market fluctuation, the date on which a client engaged Heritage's investment management services, and any account contributions or withdrawals, the performance of a specific Heritage client's account may have varied substantially from the indicated portfolio performance results.

In the event that there has been a change in a client's investment objectives or financial situation, he/she/it is encouraged to advise Heritage immediately. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy (including the investments purchased and/or investment strategies devised or undertaken by Heritage) will be profitable.

Information pertaining to Heritage's advisory operations, services, and fees is set forth in Heritage's current disclosure statement, a copy of which is available from Heritage upon request. Performance results have been compiled solely by Heritage, are unaudited, and have not been independently verified. Heritage maintains all information supporting the performance results in accordance with regulatory requirements.

