



## HERITAGE CAPITAL LLC

Invest for Tomorrow. Live for Today.™

I am going to be on WVIT (Fox 61 in CT) around 9:30am on Thursday, January 23rd, giving my Top 5 Tips for Financial Fitness in 2014. Hopefully, there will be a link to post online.

Look for Street\$marts in your inbox late on Thursday or Friday morning with pretty much the same cautionary short-term comments I have been making on [Investfortomorrowblog.com](http://Investfortomorrowblog.com).

My 2014 Fearless Forecast is almost done. One theme continues from late 2013 and that's the continued rally in the bond market, while a new theme I discussed as 2013 ended was the underperformance of consumer discretionary in 2014 for the first time since the bull market launched in 2009.

## To Your Financial Success,



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