



BOB HARDCASTLE'S

Money Talk

NEWSLETTER

WWW.MONEYTALK.ORG | JANUARY 2012

UPCOMING EVENTS

Client Breakfast
Saturday, April 21
Royale Orleans
8 a.m.

Ladies Tea
Tuesday, May 15
Time & Location
TBA

Money Talk 25
Years Brunch
Date in July TBA
Time & Location
TBA

LISTEN TO
MONEY TALK
8-10AM EVERY
SUNDAY ON
KFNS OR
STREAM LIVE
ON KFNS.COM

ALSO CATCH
BOB ON CNN
HEADLINE
NEWS EVERY
MONDAY,
WEDNESDAY
AND FRIDAY
AT 1:24PM AND
TUESDAY AND
THURSDAYS
AT 10:54AM



Happy New Year!

Wow, 2011 is gone! The gyrations, the ups, the downs, the big swings – there were many. The European debt crises, Afghanistan, Iraq, the Middle East, Japan, China – it seemed like the entire world had the hiccups. Now, we're in an election year. Although I believe the volatility will be great, I also believe there is a good possibility the equity markets could move a good deal higher by election time (after a considerable pullback). ■

Then There's Debt

Then, there's American debt. I'm not talking about the Government. They'll continue to tell us they are figuring out how to cover the debt. However, there is 15 trillion dollars worth of debt. Remember the following:

- 1 million seconds equals 11.574 days
- 1 billion seconds equals 31.70 years
- 1 trillion seconds equals 31,688 years

Just think about it; we are 13 trillion dollars in debt. Do you really think we are going to solve that problem? I don't. I believe the Government and other foreign countries will just kick that debt down the road and continue kicking it down the road, telling us they are going to eventually take care of it.

The Pied Piper will have to pay up sometime down line. I believe it will be after the election. Therefore, after a good pullback, (hopefully with the Dow below 11,000), depending upon your personal situation, you may want to review and consider increasing your portfolio allocation in the equity markets. We still feel strongly about the various types of bonds, such as Municipal, Inflation, Government, Corporate, etc. We, at Delta, feel those investments, along with preservation-of-principal annuity products, alternative investments in Energy, Gas and Oil, and Real Estate programs that are designed to produce income could offer a good, balanced portfolio. Please remember the benefits offered in these

programs are dependent upon the strength and stability of the issuing investment/insurance company. None of these products are FDIC insured. They all have unique risk characteristics and may not be suitable for all investors. You must meet specific economic qualifications for

"The Pied Piper will have to pay up sometime down line."

alternative investments which are typically illiquid. The investments could be considered high-risk, volatile and ones you may not be able to sell. The investments do pay a commission to Delta Investment Services, Inc. The investments could also be considered long-term and speculative. Please consider your personal objectives and risk tolerance. ■

NOW TAKING RESERVATIONS FOR THE ALASKAN CRUISE IN JUNE 2013!

Details coming soon

For information on topics discussed in this newsletter or questions, please contact us at:

Delta Investment Services

16100 Chesterfield Pkwy W, Suite 150
Chesterfield, MO 63017

Phone: 636.532.0484 or 1.800.969.6878

Email: delta@moneytalk.org

Website: www.moneytalk.org

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Our mission, at Delta, is to build long-term relationships with our clients and help them realize their dreams through continuous, high quality, long-term, diversified financial investment planning.

The commentary contained in this newsletter contains opinions and analysis that are provided for informational purposes only and should not be used as the sole basis for investment advice. Please consider your individual situation, risk tolerances and objectives before making any investment decisions.

The highest compliment you can give us is referrals to your friends and associates!

Knowing Your Expenses

This is the time of the year we always tell you to visit our website and download our Cookie Jar Expense Checklist. The most important things we can do are:



1. **Know our expenses.** One way to find out is to experiment with the month of January. Every day in January,

know what you are spending and what you are buying. Then, at the end of the month, use our Cookie Jar Expense Checklist to calculate your total expenditures in each category.

2. **Continue to build an emergency fund.** An amount that would cover six to twelve months of expenses would be a good emergency fund. Most individuals have less than six weeks of emergency funds saved. Then, if they lose their jobs, in a month and a half they are in deep trouble financially. ■

UPDATES

We are currently completing first quarter reviews of all of our clients' investment portfolios. Please call us to receive our suggestions for your individual portfolio. Make sure you follow our Friday E-mail Comments. If you have a new e-mail address, please contact us with that new address.

WILD RIDE OF GOLD

It seems like just a few months ago, Gold hit an all-time high of \$1,900. Now, Kitco shows Gold trading in the \$1,500 range. We still feel Gold could be squeezed over the next two years and could possibly move up to new highs. Therefore, depending upon your personal situation, you might consider adding a little Gold, Precious Metals, Energy and Natural Resources to your investment portfolio. ■

Coming Soon- Delta Client Brag Book

This next month, we will be adding a new feature on our website. We get so many stories and pictures from our clients about their grandkids, vacations, hunting trips, the big one that didn't get away, etc. that we thought it might be fun to share these pictures with everyone. Please understand, just because you send us a picture does not mean it will be automatically

shared on the website. We will not share anything unless you would like us to do so.

Therefore, starting now, you can mail or e-mail (delta@moneytalk.org) your Brag Book pictures directly to our office. Along with your pictures, we will need an e-mail or letter from you authorizing us to share the picture(s) on our website.

The authorization simply needs to state the following with your name or signature:

I authorize Bob Hardcastle to use this picture on his Delta Investment website at www.moneytalk.org.

Joe and Jane Client

We look forward to sharing this new feature with you. ■