

Investment Center *NEWS*

Ron Schmidt, CFP®



Stacy, DeAnn and I just returned from ICA's National Conference in Phoenix. I'm sure many of you are thinking that was just an excuse to get some warm weather and sun. Those of you that know our president, Greg Gunderson, know that he makes sure we work before we play.

It was a great conference with exceptional speakers. That, along with the chance to network with my peers, allowed me the opportunity to get new strategies and ideas to better assist you with your financial goals.

One of the best presentations was by Dr. Gregory Salsbury, entitled "Retirementology". Retirementology is a word he invented that he defines as "A new way of thinking about retirement planning that considers both psychology and finance".

The presentation really hit home on how Baby Boomers and Generation X-ers view retirement differently from the Great Depression generation (or the Great Generation, as Tom Brokaw calls it). I believe it is something everyone needs to see, so I'm am in the process of securing it as an add-on to our half-time report in July. I am convinced it will change your thought process, and I hope you will take time out of your busy schedule this summer to see it.

Barb Becker, my regional manager, gave me a framed quote by Bonnie L. Mohr that is now hanging in our office. It describes well the thoughts and values of the Great Generation. I try to read it every day. I hope you enjoy it.

Living Life

by Bonnie L. Mohr

Life is not a race - but indeed a journey. Be honest. Work hard. Be choosy. Say "thank you", "I love you", and "great job" to someone each day. Go to church, take time for prayer. The Lord giveth and the Lord taketh. Let your handshake mean more than pen and paper. Love your life and what you've been given, it is not accidental - search for your purpose and do it as best you can. Dreaming does matter. It allows you to become that which you aspire to be. Laugh often. Appreciate the little things in life and enjoy them. Some of the best things really are free. Do not worry, less wrinkles are becoming. Forgive, it frees the soul. Take time for yourself - plan for longevity. Recognize the special people you've been blessed to know. Live for today, enjoy the moment.

 go paperless

Due to the rising costs and expenses related to creating and mailing brokerage account statements and trade confirmations, we will begin to implement a surcharge of \$1.00 for each paper brokerage account statement and trade confirmation sent via regular mail, beginning June 1, 2011. In order to avoid this charge, please visit www.myedocumentsuite.com to go paperless and choose electronic delivery directly.

If you would like detailed step by step instructions on how to register, please visit www.investmentcenters.com and click on the Pershing Edelivery located within the Investors tab. Electing Pershing's paperless solution is separate and related to Investment Centers of America's Go Green eDelivery consent process for your accounts held with us. Please contact our office for more information.

March 2011

Tentative Calendar of *Upcoming Events*

Good Friday (Office Closed) - April 22
Memorial Day (Office Closed) - May 30
Independence Day (Office Closed) - July 4



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SHATTERING THE MYTH THAT WOMEN AREN'T GOOD WITH MONEY

Why do we cling to the myth that women don't understand money as well as men?

If you look at the personal finance books out right now, some of the titles might convince you that women need "special help" when it comes to figuring out saving, investing and budgeting. The current self-help tomes include *Prince Charming Isn't Coming*; *SHOO, Jimmy Choo!: The Modern Girl's Guide to Spending Less and Saving More*; *Does This Make My Assets Look Fat?*; *Girl, Get Your Money Straight*; and *A Purse of Your Own: An Easy Guide to Financial Security*.

Judging by these titles, you would think contemporary American women are naive shopaholics or squanderers. But is that really the case?

Data suggests men and women don't spend that differently

The Bureau of Labor Statistics, which tracks consumer spending patterns per gender, finds that personal spending between the genders evens out. For example, while women have historically spent more on their apparel than men do on theirs, recent findings show that men are spending more on eating out, audio and visual equipment and transportation.

Do women run wild at the mall? Data seems to say otherwise. While most recent BLS data indicates that 76% of women have at least some credit card debt compared with 67% of men, it also reveals that credit card balances are higher for males. Empathica, a firm providing consumer insights to retailers, polled more than 7,200 U.S. consumers in 2009 and found that 72% of women had reduced their retail spending in the recession compared to only 62% of men.

Two surveys suggest women might be more prudent investors

In 2001, a study conducted by two University of California, Davis professors titled *Boys Will Be Boys: Gender, Overconfidence, and Common Stock Investment* appeared in MIT's *Quarterly Journal of Economics*. Looking at patterns across 35,000 households, Brad Barber and Terrance Odean determined that male investors traded stocks about 50% more often than women investors, with their market timing efforts resulting in poorer returns and more frequent fees and charges.

In March 2009, University of Oregon professor Ellen Peters conducted a nationwide survey which revealed that just one in every 40 women had "made riskier investments looking for long-term growth" in the past week, while one in eight men had taken such a risk.

Other surveys find women prioritizing savings and debt reduction

TD Ameritrade has a new poll out in which 68% of women say they intend to save more of their money in 2011, compared to 62% of men. In a 2010 Citigroup survey, 48% of women ages 18 to 39 said that they were saving more money than they had in the past. Overall, 72% of women in the Citi survey responded that they would use extra cash to pay down debt, compared to 65% of their male counterparts.

The real issue is unequal income

On average, women live longer than men and therefore need more money across a lifetime. Yet on average, they don't earn as much as men. According to the Labor Department, women working full-time after age 24 still earn just 80% of men working full-time do.

However, the National Center for Women and Retirement Research estimates that 75% of women will be widowed - at an average age of 56 - and that 90% of women will be solely responsible for their financial situation at some point in their lives.

There is no need for condescension; there is need for comprehension. Women do need to realize the financial challenges that come with potentially longer life spans and potential absences from the workforce, and plan accordingly. But, it's time to shed the old stereotypes and myths.

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"It is our choices that show what we truly are, far more than our abilities." - J.K. Rowling

SO YOU KNOW WHERE YOU'RE HEADED IN LIFE

A recent speaker told a story that I think most of us can relate to. Here's my version of it.

Whenever I get in the car, I have a driving companion named Tom. Tom has an Irish accent. He charmingly calls highways "motorways" and traffic circles "roundabouts". Whenever I need to turn, Tom warns me in advance and reminds me just before the turn comes. Even when I make a wrong turn, Tom patiently tells me to turn around. He never calls me stupid or criticizes me in any way. Even when I get it wrong, Tom tells me he's "recalculating". And, when I finally successfully get to where I'm going, Tom triumphantly exclaims, "You have reached your destination." This always makes me feel like a million bucks.

It's too bad that living isn't as easy as GPS has made driving. But Tom is just a machine, and he only tells me how to go where I want to go. Tom doesn't decide the destination.

Even when you know your destination, you can get all mixed up because of the pressures that influence us in life. Here's a real life example:

Florence Chadwick set many international swimming records, including the record for swimming the English Channel between England and France. On July 4, 1952, she attempted to become the first woman to swim 21 miles across the Catalina Channel, from Catalina Island to the California coast.

The ocean that day was ice cold, and the fog was so thick that Chadwick could hardly see the support boats following her. Sharks prowled around her; the support crew fired rifle shots to drive them away several times. Her mother and trainer, who were in one of the support boats, encouraged her to keep going.

However, after 15 hours and 55 minutes, with only a half-mile to go, she felt she couldn't go on and asked to be taken out of the water. She told a reporter, "I'm not excusing myself, but if I could have seen land, I know I would have made it." The fog obscured her goal, and she felt like she was getting nowhere.

Sound familiar? When we don't have a goal, or when the goal is obscured, we lost our sense of purpose.

So, we come to this basic question: What's your life goal? What's the destination programmed into your GPS? In life, we're in the Catalina Channel. It's cold and the sharks are circling. What's on the other side?

Today, sit back and think about your life, not the problems of the world, but your own life and how you feel about things. Ask yourself, what's my goal? The answer for most of us, very simply, is happiness. We want to feel happy, which means that at any given moment we want to feel good about things. We talk about having the right to the pursuit of happiness, but you must pursue happiness because it sure isn't going to pursue you.

And, how do you find happiness?

An eye-opening study has been conducted and analyzed for 42 years by a psychiatrist named George Vaillant. Vaillant found that money and fulfilled ambition are not what make people happy. Instead, the ability to adapt made them happy.

Think about it: How well do you adapt to the things that happen in life? The question is not how much trouble you have in life. You can have very few troubles and not be able to cope with them. How do you respond to pain, to conflict, to uncertainty?

Nothing stays the same. For good or ill, everything changes. If things are good, we want them to stay that way, but life just isn't like that. They might get better or worse, but they will change. So, if our goal is happiness, we must be able to adapt to life's changes in order to stay happy.

You may not be able to do everything you always did. If you're not working, what do you do after you wake up each day? What's your goal today? Most of us slow down some as we get older, but slowing down means getting to your goal at a slower pace, not giving up on it.

I'm not saying it's easy. The challenge, the new adventure, is to adapt and go on. But, being older should mean you have developed the ability to adapt, and thus to find happiness.

We always talk about "someday": Someday we'll do this, and someday we'll be happy. My hope is that today will be someday and that you will soon hear a voice say loud and clear, "You have reached your destination."

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Eight Tips for Preparing Your Retirement

A few simple steps to get you started on the right foot

Strategizing financially for retirement may feel overwhelming. For some, that feeling is what keeps them from really focusing on and implementing a strategy. If you haven't started preparing for your retirement, do yourself a favor and make today the day you begin.

The earlier the better - Time is definitely one of your greatest allies. A person who begins contributing a modest amount to a retirement strategy in their early twenties could end up on par with someone who contributes much more aggressively but does not start until their mid-thirties. Even if you have to start small, start now. Whatever amount you can afford to set aside for later, do it - and let it grow. If you don't have the luxury of starting young, don't waste time worrying about it. Start now. You'll never again be younger than you are today.

Be smart about what you'll need - Yes, it's true - the senior discount is alive and well, and the general cost of living may be less for those who have retired. But don't forget, there are other costs to consider. Your healthcare costs, for example, may be greater in retirement simply because you're not as healthy as you were in your youth. Additionally, you'll want to take inflation into account. If you plan your retirement based on the cost of living and income in your 30s, by the time you hit your retirement years, you may find you greatly underestimated your needs.

Be smart about how long you'll need it - When Social Security was being developed, in the 1930s, a male retiring in the United States was really only expected to live about 12 years past his date of retirement. However, the average life expectancy of a United States citizen has risen fairly steadily throughout the last fifty years. Depending on when you retire, you may need to plan for 20 or more years of income.

Take advantage of tax-deferred contributions - It sounds like a no-brainer, but sometimes people determine how much they can afford to contribute to a retirement account based on their net income, rather than their gross income. You may decide you can only afford \$50 less per paycheck, net. But remember that some contributions, like those to your 401(k) for example, may be made with pre-tax dollars. That means you can afford to contribute a bit more from your gross income and still only "miss" \$50 from your net income. This is an important consideration.

Take advantage of matching contributions - If your employer offers a 401(k) match, consider scrimping here and there in order to take maximum advantage of it. It's a very positive domino effect. The more you contribute, the more you earn in matching contributions (up to the maximum allowable amount). Think of it this way - if your employer offers a 50% match, then for every \$100 you don't contribute, you're missing out on \$50 in "free money". You're also missing out on the growth potential of that money as well.

Do the math - This might be the most important retirement tip of all. Block off some time to sit down and do some calculations. Consider the different levels of contributions you could make and calculate how far those could take you by the time you reach retirement. Once you see what you COULD achieve, you may be more motivated to increase your contributions.

Trim the fat - Keep careful track of your spending for one month (if you bank online, you may have access to tools that help you do this). After one full month, sit down and take a careful look at what you spent money on. Did it all make sense? Was some of it frivolous? Any regrets? Taking a close look at exactly where your money is going is often the best way to discover areas that need improvement, and ways you could adjust your spending habits. Add up all the money you feel you spent unnecessarily, then add that amount to the contribution math you did previously. How much further might that extra monthly contribution have taken you?

Get help - These retirement tips are intended to help you get started down a path toward, potentially, a more successful retirement. But they're just that - a starting point. While it's definitely important to educate yourself and understand your finances, seeking the assistance of a financial professional may be one of the best moves you could make.

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“Whatever amount you can afford to set aside for later, do it - and let it grow. If you don't have the luxury of starting young, don't waste time worrying about it. Start now. You'll never again be younger than you are today.”

“Always bear in mind that your own resolution to success is more important than any other one thing.” - Abraham Lincoln

Ron Schmidt Named ICA's Top Representative for 2010



Pictured above (left to right): Barb Becker - Regional Vice President, Ron Schmidt - Investment Representative, DeAnn Schmidt, Stacy Braun, and Greg Gunderson - ICA President

Investment Centers of America, Inc. recently recognized Ron Schmidt as ICA's top representative at the national conference in Scottsdale, AZ. The annual event, held from March 2-5, provided an opportunity for attendees to share strategies for developing effective solutions to help clients reach their financial goals.

The conference was tailored to give attendees the tools to enhance the productivity and success of their practices, including new approaches to marketing and referrals. Attendees also learned about the issues facing clients' retirement in the current economy, as well best practices for developing retirement income sources.



The event featured workshops and educational sessions designed to help the company's representatives better understand investor emotions, asset movement trends and product innovations. Captain Jerry Linenger, retired U.S. flight surgeon and NASA astronaut, also shared his personal story of embracing challenge and overcoming adversity.

NEW TEAM MEMBERS AT ICA

ACCOUNT COORDINATOR



Amanda Quammen is our new Account Coordinator. She grew up in Battle Lake, MN. Amanda is a graduate of University of Minnesota-Morris with Bachelors of Science in Math and Spanish. She obtained her MBA from the University of Mary. As Account Coordinator, Amanda takes care of client inquiries and service – including such duties as changes to investment allocations, automatic investments, address changes,

and follow-ups on pending transfer and rollovers. She also prepares reviews and assists with data input for financial plans and quotes.

MARKETING ASSOCIATE



Rebeca Dassinger is our new Marketing Associate. She was raised in Richardton, ND. She attended Minnesota State University Moorhead and graduated with a dual Bachelor of Science degree in Mass Communications and English. As Marketing Associate for Investment Centers of America, she is the first person you hear when calling the office and the first you see when entering the office.

Rebeca's primary job duties are setting up workshops and client appreciation events. She also designs our newsletters, website, and advertising literature.

MARKET COMMENTARY

THE MONTH IN BRIEF

As a call for democracy spread across the Middle East in February, U.S. stocks posted a nice advance, responding more to earnings reports and domestic economic indicators than headlines from abroad. Historically, this February was a pleasant anomaly; the Dow, NASDAQ and S&P 500 all registered monthly gains of 2.8% or better. In real estate, home sales data painted a mixed picture. Consumer confidence in America rose remarkably ... but not as remarkably as the prices of oil, gold and silver.¹

DOMESTIC ECONOMIC HEALTH

Americans grew more upbeat about the economy last month. One possible factor: the payroll tax holiday was offering them more take-home pay. The Conference Board's February survey came in at 70.4, a big leap up from January's 64.8 mark. The poll hadn't seen a number like that in three years. February's final University of Michigan consumer sentiment survey came in at 77.5, a 3.3% gain – and similarly, the best number in 37 months. Personal incomes had grown by a whopping 1.0% in January, according to the Commerce Department; however, personal spending only grew by 0.2%, the smallest monthly increase seen in the last few months. Yet there was a 0.3% rise in retail sales, which were 7.8% better than they had been in January 2010.^{2,3,4,5}

The January unemployment report came out, and it mirrored the December report: the jobless rate dipped another 0.4%, but largely as a result of jobseekers dropping off the unemployment rolls. While the jobless rate was down to 9.0% in January, non-farm payrolls only grew by 36,000 positions. The brutal weather may have affected the numbers.⁶

We learned that inflation increased by 0.4% for the second month in a row in January, with year-over-year inflation at 1.6%. Producer prices rose by 0.8% in January – that was the seventh consecutive monthly increase and the fourth straight monthly increase of 0.6% or more.^{7,8}

Looking at the manufacturing and service sector, the twin Institute for Supply Management indexes continued to reflect expansion. ISM's February service sector index came in at 59.7 (a 0.3% increase over January) while the February manufacturing index went to 61.4 from the previous month's 60.8. The latest data showed durable goods orders rising 2.7% in January ... but minus aircraft orders, they actually retreated 3.6%.^{9,10,11}

GLOBAL ECONOMIC HEALTH

As protests demanding more democratic governments erupted in Egypt, Bahrain, Yemen, Tunisia, Algeria, Libya, Morocco, Iran and other nations in North Africa and the Middle East, fear began to spread about possible interruptions to oil and commodity shipments. These fears sent Brent and NYMEX crude oil prices over \$100 per barrel last month. Would the economic effects of the unrest have the potential to dampen the global recovery? Would Saudi Arabia see the level of unrest seen in Egypt? The stock and commodity markets are still watching and waiting; global markets outside the Middle East held up reasonably well last month.

The difference between haves and have-nots has become glaring in the European Union, and few statistics demonstrate that better than unemployment figures. In February, Germany's adjusted jobless rate fell to 7.3% - the eighteenth decline in the last 19 months. Compare that to the jobless rates in France (9.7%), Ireland (13.4%, having tripled since 2005), Greece (13.9%) and Spain (20.3%). The European Commission thinks Germany's economy will grow 2.4% in 2011; the German government estimates 2.3% growth. Inflation pressures do seem to be building: producer prices in the Eurozone shot up by 1.5% in January, the biggest monthly surge since 1982; producer prices have gone up 6.1% across the last 12 months of data. The European Central Bank did keep its benchmark interest rate at 1.0% last month.^{12,13,14}

Turning to Asia, the news arrived that China's manufacturing sector had slowed to a pace not seen in six months. In contrast, India's manufacturing sector accelerated to a pace unseen in three months; its overall economy had grown by 8.2% in 4Q 2010, and that represented a slowdown. As for the largest economy in Southeast Asia, Indonesia's annualized inflation rate heated up to a 22-month high of 7.1% in February.^{15,16,17}

WORLD MARKETS

Many European indices mimicked the behavior of the Dow, NASDAQ and S&P 500 and posted gains last month. In Asia, the going was a bit tougher. Looking at data from Morningstar calculated in U.S. dollar terms, Germany's DAX rose 0.52%, Japan's Nikkei 225 advanced 4.67%, Australia's All Ordinaries gained 1.41%, and Canada's TSX Composite and China's Shanghai Composite were both up 4.31%. Indices across the Middle East had a rough month, but they weren't alone: Pakistan's Karachi Stock Exchange fell 8.7% in February for its poorest month in 20 years. Also heading south last month: India's Sensex (-2.75%) and Hong Kong's Hang Seng (-0.37%). In YTD terms, the Egyptian EGX 30 was the world's worst performer at -20.9%. Other notable YTD downturns after two months: the Sensex (-13.1%) and the PSE Composite in the Philippines (-10.3%). The hottest indices after two months of 2011 included the Russian RTS (+11.3%), Spain's IBEX (+10.1%), the FTSE MIB in Italy (+11.4%) and the French CAC 40 (+8.0%).^{18,19,20}

The MSCI World Index (-0.80%) and MSCI Emerging Markets Index (-1.01%) had subpar months. In YTD performance, the World was at +4.75% after February while the Emerging Markets was at -3.79%.²¹

COMMODITIES MARKETS

The run toward hard assets was dramatic and swift. Gold pushed toward its all-time high as prices climbed \$79.50 across the month, silver pushed toward a 30-year peak and oil prices briefly topped \$103. The performances of these three commodities in February were as follows: gold, +5.7% to \$1,409.30 an ounce; silver, +20.0% to \$30.80 an ounce; oil, +5.2% to \$96.97 a barrel. Cotton led crops in February, ascending 14.0% to a new record of \$1.91 a pound. The U.S. Dollar Index lost 1.13% for the month and settled at 76.87 on February 28.^{22,23,24,25}

REAL ESTATE

Even with the weather, existing home sales were up 2.7% for January. The increase was not matched in new home sales – they slid by 12.6% in that month. Existing home prices slipped 1.0% in December, according to the latest available Case-Shiller home price index data. How about January's pending home sales? Well, they were down – down 2.8%, and down for the second straight month.^{26,27,28}



"We have all got our "good old days" tucked away inside our hearts, and we return to them in dreams like cats to favorite armchairs." - Brian Carter

Did mortgage rates rise last month? Yes. Freddie Mac calculated a 0.15% rise in average interest rates on 30-year FRMs (4.95% at the end of February), a 0.13% increase in the average rate for the 15-year FRMs at (4.22%), a tenth-of-a-percentage point rise in the average rate on the 5-year ARM (3.80%), and even the average rates for 1-year ARMs ticked up 0.14% to 3.40%.²⁹

Oh yes, regarding Freddie Mac and Fannie Mae ... the federal government reached a decision about the two GSEs last month. It intends to wind them down over the next several years. So if there is no Freddie Mac or Fannie Mae, what degree of mortgage financing will the government offer? The Obama administration presented three options to Congress in February, with the idea of generating legislation by 2014. One option has the government leaving the mortgage market apart from the VHA, FHA and other existing agencies. Two other options would create "reinsurance" programs. A limited version would backstop private mortgages only in economic or real estate downturns; another would provide protection for mortgage investments already guaranteed by private insurers. All three options open the door for higher mortgage costs later in this decade.³⁰

LOOKING BACK...LOOKING FORWARD

So far, the U.S. stock market has sauntered by most of the danger signs coming out of other areas of the world. Can stocks keep this up? Are we due for a correction? Could this current bull run actually turn into the next great secular bull market? These were the questions analysts entertained last month. We can turn to history for some short-term encouragement: the DJIA has advanced in both January and February in 26 of the years since 1940, and in 25 of those years the Dow has finished up for the year (1974 being the lone exception). While there is much room for improvement with regard to our economy (the jobless rate, the residential and commercial real estate sectors, GDP), we are having a much easier time of it than some other regions around the world, and our consumers and employers seem reasonably optimistic.³¹

This material was prepared by Peter Montoya Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information should not be construed as investment, tax or legal advice.

1 - blogs.wsj.com/marketbeat/2011/02/28/data-points-u-s-markets-3/ [2/28/11]; 2 - blogs.barrons.com/stockstowatchtoday/2011/02/22/consumer-confidence-up-home-prices-down/ [2/22/11]; 3 - marketwatch.com/story/consumer-sentiment-rises-in-february-2011-02-25 [2/25/11]; 4 - bea.gov/newsreleases/national/pi/2011/pi0111.htm [2/28/11]; 5 - census.gov/retail/marts/www/marts_current.pdf [2/15/11]; 6 - businessweek.com/news/2011-02-04/u-s-economy-jobless-rate-declines-payrolls-slow.html [2/4/11]; 7 - bls.gov/news.release/cpi.nr0.htm [2/17/11]; 8 - bls.gov/news.release/ppi.nr0.htm [2/16/11]; 9 - ism.ws/ISMReport/MfgROB.cfm [3/1/11]; 10 - ism.ws/ISMReport/NonMfgROB.cfm?navItemNumber=12943 [3/3/11]; 11 - reuters.com/article/2011/02/24/us-usa-economy-instant-idUSTRE71N38R20110224 [1/27/11]; 12 - bloomberg.com/news/2011-03-01/germany-s-unemployment-shrinks-three-times-as-fast-as-economists-estimated.html [3/1/11]; 13 - online.wsj.com/article/SB10001424052748704506004576173860548525204.html [3/1/11]; 14 - online.wsj.com/article/SB10001424052748703559604576175901792034500.html [2/2/11]; 15 - businessweek.com/news/2011-03-01/china-s-manufacturing-grows-at-slowest-pace-in-six-months.html [3/1/11]; 16 - marketwatch.com/story/india-october-december-gdp-growth-slows-to-82-2011-02-28 [2/28/11]; 17 - reuters.com/article/2011/03/01/indonesia-economy-inflation-idUSJKB00435020110301 [3/1/11]; 18 - news.morningstar.com/index/indexReturn.html [3/1/11]; 19 - thenews.com.pk/TodaysPrintDetail.aspx?ID=33756&Cat=3&dt=3/2/2011/ [3/2/11]; 20 - online.wsj.com/mdc/public/page/2_3022-intlstkidx.html?mod=topnav_2_3004 [2/28/11]; 21 - mscibarra.com/products/indices/international_equity_indices/gimi/stdindex/performance.html [2/28/11]; 22 - blogs.wsj.com/marketbeat/2011/02/28/data-points-energy-metals-465/ [2/28/11]; 23 - blogs.wsj.com/marketbeat/2011/02/28/gold-had-a-strong-month-but-silver-did-even-better/ [2/28/11]; 24 - businessweek.com/news/2011-03-01/commodities-advance-in-longest-winning-streak-since-2004.html [3/1/11]; 25 - online.wsj.com/mdc/public/npage/2_3051.html?mod=mdc_curr_dtabnk&symb=DXY [3/3/11]; 26 - blogs.barrons.com/stockstowatchtoday/2011/02/22/consumer-confidence-up-home-prices-down/ [2/22/11]; 27 - marketwatch.com/story/new-home-sales-fall-126-in-january-2011-02-24 [2/24/11]; 28 - msnbc.msn.com/id/41826147/ns/business-real-estate/ [2/2/11]; 29 - freddiemac.com/pmms/ [3/2/11]; 30 - cnbc.com/id/41529671 [2/11/11]; 31 - cnbc.com/id/41832880 [2/28/11]; 35 - montoyaregistry.com/Financial-Market.aspx?financial-market=inheritng-an-ira&category=22 [3/4/11]



Fresh Strawberry Pie



BASIC DOUBLE CRUST OR OTHER PIE DOUGH
1/2 CUP WATER
2 TABLESPOONS PLUS 1/2 CUP SUGAR
2 TABLESPOONS CORNSTARCH
4 CUPS FRESH STRAWBERRIES, HULLED AND THICKLY SLICED
2 TABLESPOONS FRESH LEMON JUICE
1 1/2 TABLESPOONS UNSALTED BUTTER, CHILLED AND DICED

PREHEAT THE OVEN TO 400 DEGREES F. IN A SMALL SAUCEPAN, COMBINE WATER AND 2 TABLESPOONS SUGAR OVER LOW TO MEDIUM HEAT. DISSOLVE SUGAR AND BRING TO A BOIL. COOK DOWN FOR ABOUT 3 OR 4 MINUTES, REMOVE FROM HEAT AND LET COOL. COMBINE 1/2 CUP SUGAR WITH CORNSTARCH. PLACE THE BERRIES IN A LARGE BOWL, AND TOSS WITH THE CORNSTARCH MIXTURE. STIR IN LEMON JUICE AND 2 TABLESPOONS OF THE SUGAR SYRUP AND GENTLY STIR. FILL PIE CRUST WITH STRAWBERRY MIXTURE. DOT WITH THE PIECES OF BUTTER. ROLL OUT THE SECOND HALF OF THE DOUGH AND MOISTEN THE EDGES, PLACE IT OVER THE FRUIT, AND PRESS THE TOP AND BOTTOM EDGES TOGETHER. CUT A FEW STEAM VENTS IN THE TOP OF THE PIE. BAKE THE PIE FOR 20 MINUTES, THEN REDUCE THE HEAT TO 375 DEGREES F. AND BAKE ANOTHER 40 TO 45 MINUTES, OR UNTIL THE JUICES BUBBLE. IF THE CRUST BEGINS TO DARKEN, COVER THE PIE LOOSELY WITH FOIL FOR THE FINAL 10 TO 15 MINUTES.



"The only way to enjoy anything in this life is to earn it first." - Ginger Rogers



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If You Are Wise

If you are wise, you will forget yourself into greatness.

Forget your rights, but remember your responsibilities.
Forget your inconveniences, but remember your blessings.
Forget your own accomplishments, but remember your debts to others.
Forget your privileges, but remember your obligations.
Follow the examples of Florence Nightingale, of Albert Schweitzer, of Abraham Lincoln, of Tom Dooley, and forget yourself into greatness.

If you are wise, you will empty yourself into adventure.

Remember the words of General Douglas MacArthur: "There is no security on this earth. There is only opportunity."

Empty your days of the search for security; fill them with a passion for service.
Empty your hours of the ambition for recognition; fill them with the aspiration for achievement.
Empty your moments of the need for entertainment; fill them with the quest for creativity.

If you are wise, you will lose yourself into immortality.

Lose your cynicism. Lose your doubts. Lose your fears. Lose your anxiety. Lose your unbelief.
Remember these truths: A person must soon forget himself to be long remembered. He must empty himself in order to discover a fuller self. He must lose himself to find himself.
Forget yourself into greatness. Empty yourself into adventure. Lose yourself into immortality.

By William Arthur Ward, taken from www.appleseeds.org