

As the Bear Market Recedes, What's Hot for 2004?

WITH THE THREE-YEAR BEAR MARKET finally receding into the distance, now is a good time to ask ourselves what we learned from the experience. And how do we take advantage of some of today's hottest trends?

First let's take stock of the past. Many investors got a real appreciation for the volatility of the market. They were encouraged by advisors and financial experts to be patient, the market would recover. Well, it took three depressing years before we finally saw the market rally in 2003. The Dow Jones Index in early 2004 is hovering around 10,500, a situation many did not expect when it was around the 8000 level.



This positive comeback is an ideal time to reflect on investment practices. When you made your New Year's resolutions, did you take stock of your 2003 investing habits? Were you able to pay off debt? Decrease the amount of tax you pay by more efficient investing? Refinance your mortgage? Take pride in the financial milestones you did achieve but also set new ones for the year ahead.

The experience of the past three years showed many investors that the current level of risk in their portfolios was unsuitable. If you're one of them, you may want to think seriously about moving your money into more secure investments. Re-tooling your portfolio to avoid exposing yourself to that kind of anxiety again is important to peace of mind.

Moving forward, what are some of the hottest trends? China's explosive economic growth has focussed a great deal of investor interest on that country, making it one of the hottest investment regions. Asian investments need to be watched with a careful eye, however, as key risks include an intricate mix of political, financial and economic factors.

Another trend taking centre stage is tax efficient investing. For many years, advisors and investors have focussed their attention on finding the highest quality investment. Meanwhile tax efficient investments have been steadily improving in terms of structure and variety. Now advisors can add tremendous value by educating their clients and offering them a choice of tax efficient investments.

Investors have been through unprecedented times in recent years, and volatility in markets will continue to surprise. In this complex environment of tax, product choices, market changes and geopolitical instability, I highly recommend getting professional advice from an Investment Advisor. Take a greater interest in your financial nest egg!

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