

## Why

Some men see the markets of yesterday and tell you why; I dream of your retirement and say “Why not!”

Since January, the markets have been up to new highs and pushing back into correction territory. The pundits are all over the place: momentum stocks are pulling the markets down, High Frequency trading is rigging the market, we are in a correction, the bull market still has legs. The Fed is going to raise interest rates too fast, no they are not. Investing is just like gambling.

With all of this noise, no wonder many investors are afraid.

However, in our opinion, if you want to retire, you must put your money to work. This is so important that I will say it again: To be able to retire, your money has to work for you, so some day you can stop working for your money!

Is your money working for you at a bank at 1%? No, it's working for the bank, because they are lending it to someone else for 10%. At 1%, it's sitting on a couch and watching TV in any fixed income investment today. If you have to go to work so does your money.

Does your money have the luxury of living like a kid who finished college and is now living back at home rent-free? Not if you want to retire someday.

This is not complicated. In this low interest rate environment, the only chance to achieve a desired return is to take on some risk and stick to a long term investment plan. Leave the rocket science to the High Frequency Traders. I do not care, nor should you care, what the media has to say. The great companies are still making money. We must make sure our money has a job and is working so that we can slow down when we need to.

Our goal at Creative Wealth Management is to guide you towards your goals. Sometimes, like today, that means giving you noise cancelling headphones so you can listen to the music of the universe, and not the noise of the media.

“Everybody's working for the weekend, “but if your money works for you too, then sooner rather than later, you'll be more likely to be able to afford your “Two Tickets to Paradise.”

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