

Everyone Loves a Winner, Especially When They Fall

By Mark Charnet

Tiger Woods has fallen from the top of the leader's bulletins, the player money list, the TV talk shows; he's lost his best endorsements, the magazine covers, he is no longer the talk of greatness and the man to beat on the golf course. He has fallen from Grace, ruined his marriage to a wonderful mother and a beautiful woman, from what the public saw as perfection at his profession and from his stoic and focused demeanor in front of the camera. I think his failures and performance on the fairways of late, has generated as much interest and public comment, as his successes and triumphs gained for him just a few short years ago. Tiger Woods has proven a lot of things in his career, the most of which is that he is a human being, handicapped by the frailties, desires, weaknesses and emotions that go with it. He proved not to be unbeatable; however, he elevated the other players to his level of play, like Roger Bannister's breaking the 4 minute mile for the first time in human history in 1954. It took hundreds of years for a man to run that fast, where today, hundreds of athletes can do it. It took one man to prove that it could be done and then others quickly reached and surpassed Mr. Bannister's time. The same will be said of Tiger Woods accomplishments on the course and I believe it will be Tiger himself, in time, making those comeback statements while wearing the Green Jacket once again at the Master's. But, until his return to greatness and back to the top of his game, the sportscasters will continue to chastise and mock him, the fans will continue to revel in his slump and the other players will have a chance to say they beat the Great Tiger Woods.

Though the public and the reporters might count him down and out, the players and his true fans understand his talent and what a threat he can be. When he regains his focus, concentration and technique, he will attack the game like he never did before and I predict he will be a better player, surpassing his best scores, coming back with feats of amazement everywhere on the grass, sand and circumventing water hazards. He is a young man who found too much success, too quickly and at too young an age. He has the most recognizable face in the world, not just the sports world and the pressure to perform and constantly be in the public eye proved too much for him, for the moment. After all of this he fired his caddy, Steve Williams, (reasons unknown) who found immediate success working with the Australian Adam Scott. Tiger is only 35 years old, a young man in an old game with plenty of time for a comeback. He has a new coach and caddy and will begin again despite the negative noise from the gallery and press box.

So too, will the stock market recover, despite the many prognosticator's predictions of gloom and doom. The economy will recover, unemployment will ease, banks will lend again, the housing market will once again gain traction and prices will rise, interest rates will increase on savings vehicles, gold and silver prices will fall, 401k and IRA values will once again increase in value, consumer confidence will rise and with increased spending not far behind. This is why they call the markets cyclical. It has always happened this way and always will happen this way. The big questions are: **Will you** be ready for it? **Will you** be positioned for it? **Will you** take advantage of the depressed prices of today to profit tomorrow? **Will you** take action? A question you never want to ask yourself is: **Will you** miss the boat?

Think about this for a moment. If you are at least 40 years old, economic malaise, such as we are currently experiencing, has happened in 1973, 1987, 1990, 1994, 2000, 2001, 2002, 2008 and fortunes were made in the years immediately following by average and ordinary working folks like us. Based on historical facts that you can chart and judge for yourself and without picking individual winning stocks, you can benefit from the cyclical events of the stock, bond and housing markets, just like the tycoons do. In most cases, a minimum investment to get started can be as low as a few thousand dollars, maybe even less. My message for this particular column is to put a little “Tiger in your tank.” It’s time to get back in the game and be an investor again. Maybe you need a new coach or caddy also with new winning ideas, strategies and techniques to mitigate risk that can ensure success. Maybe even with a few guarantees* thrown-in that insures your retirement income. Would you like these features for your invested dollars and retirement portfolio? If so, please consider me for the coaching and caddying positions. I’d like to help. References cheerfully furnished upon request! Call me today!

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