



The Choctaw Sun
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Money

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ALFA Insurance honors local agent

MONTGOMERY — Powers Weeks, of Gilbertown, the local agent for ALFA Insurance, received the loan award for having the most loans done in a single year in the history of the company.

He also received the President's Award, a distinguished group of the top 10 agents in the company, and the Pro Award for life insurance sales.

The Ceremony, held Feb. 20, 2007, recognized ALFA's best agents and managers for their dedi-



ALFA agent Powers Weeks

cated work and commitment to policyholders throughout the Southeast.

Weeks has served as an ALFA agent for 18 years. He represents the company's full line of insurance for auto, home, life, and business.

A native of Hale County, Weeks is married to the former Tracie Mazingo and they have two children, Logan and Britain.

Developing an investment strategy that works for you

GILBERTOWN — One of the most difficult tasks that individuals and the financial advisors who advise them, face is choosing investments with characteristics that will help the individual meet his or her near and long term goals. While there are many courses that teach portfolio design, none can teach instinct or common sense. These two elements are frequently important factors in developing an investment strategy.

It is generally felt that there are five basic asset categories in an investment portfolio. These are:

- Liquid Assets (Cash and Equivalents)
- Fixed Income (Bonds)
- Equities (Stocks)
- Real Estate (residential and investment property)
- Precious Metals and other tangible investments

Before allocating funds to each of these investment categories, it will be necessary to look first at the balance of the existing portfolio. Then, the actual percentage allocated to each category will depend on the person and his or her circumstances.

In assessing an individual's circumstances, it is necessary to keep in mind certain asset characteristics. Assets are generally held for one of two reasons: personal use or production of current or future income. Since assets held for personal use are a matter of indi-

vidual discretion, the focus is on those assets held for the production of current income or for potential appreciation. The asset characteristics to remember are:

- Taxability upon deposit on income and at withdrawal
- Safety
- Growth and inflation protection
- Yield
- Liquidity

Each of the asset categories listed earlier can be evaluated according to these characteristics in order to decide what role each should play in the final investment portfolio.

Because there is no single investment that possesses all of the above characteristics, a balanced investment portfolio will include a number of investments vehicles that together will contribute the needed characteristics. By spreading capital over many investments, an investor may be able to reduce the overall risk of the portfolio. Investment capital should be spread proportionally over several different investments and among several vehicles within an asset category. The result will hopefully be a portfolio that produces the sought-after investment results and helps the individual to achieve his or her goals and objectives.

A related decision that must be made is how a particular asset will be held. Stocks for example can be held individually or by investing in a mutual fund. Individually

held stocks can be managed by the investor or by a professional portfolio manager. Real estate can be in the form of a limited partnership or individual properties. Many of these decisions depend on the degree of management and control the investor wishes to have.

Similar options are available for bonds, commodities and precious metal. Sometimes the choice of investment vehicle will depend on the amount of funds available.

Coordination with retirement plans

Many investors have over time developed substantial amounts of retirement assets. In developing an investments portfolio, these assets must be an integral part of the overall design. Current assets and retirement assets need to be considered together.

Sometimes assets that are considered suitable for the overall portfolio are better if held in a retirement vehicle.

When considering real estate limited partnerships, many investors object to their long term, liquid nature. Given the long term nature of retirement plans, however, holding the asset in an IRA might overcome the liquidity hurdle. An individual with 10 more years to retirement could afford to hold the partnership for the period necessary to get the full economic benefits.

(PUB. NOTE: Information in this column was provided by NBC Securities, the investment services partner of First United Security Bank. For more information contact, Mark Gartman at 205-222-7119 or Paul Vahle 205-908-7598. Securities and Investment Advisory Services are offered through NBC Securities, Inc. (Not FDIC approved. Not a deposit or guaranteed by any bank. May lose value.)

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Linda Kelley

Teller, Butler

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22 years at First United Security Bank
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12 evenings each year at Town Council meetings
1 year cheerleading at South Choctaw Academy
2 wonderful grandchildren
2 great children
dozens of favorite customers she enjoys keeping up with

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