

Managing Your Money



Our "Managing Your Money" Radio Program can be heard between 5 and 6 PM Monday - Friday on WNN 1470 AM. and also on 1230 WBZT with an early program on Tuesday's at 10:00 A.M and at 11:00 A.M on Thursday and Friday. Commentaries Broadcasts @ 3 PM & 8PM on Monday through Friday. Additional programming at 12:00 Noon on Friday and Saturday at 1PM on WSBR 740

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This commentary is best viewed by Microsoft Explorer as uses of Netscape Mozilla see distorted information.

Our next Free Seminar will be held on Wednesday, September 17th @ 11:15 AM. This 90 minute seminar will discuss our unique cycle analysis as used within our various managed accounts. Those interested in attending this seminar or in discussing opening a managed account with us should contact us, for an appointment with me, and come in to our office to discuss your personal investment goals.

This is the Managing Your Money Radio Commentary for September 2008.
Investment Manager, Peter Bruno Reporting.

When asked which is the worst month of the year for the stock market, most people would say October because they remember that stock market crashes of the past happened in that month. Others remember the years of 1973, 1974, 1977, 1978, 1987, 1991, etc., and cringe. The truth of the matter is that September is usually the worst stock market month of the year when markets begin their decline which usually end their low points in October.

Listeners to my "Managing Your Money" radio program have heard my reminder to "Sell in May and Go Away" with our cycle analysis; suggesting that historically May through October are months of under performance for the stock market. Should the stock market follow its seasonal cyclic pattern, investors should start their selling shortly in anticipation of this seasonal decline.

Our “Managing Your Money” radio program, now in its 16th year, can be heard daily, Monday through Friday between 5 and 6 PM on various radio stations, with daily replays on other radio stations at 9 PM. Throughout the week “Early Editions” of our radio program can also be heard, so please check our home page website at peterbruno.com for the time and station most convenient for you. If you find our radio programs, valuable, please tell a friend. All our radio programs are audio streaming and can be heard anywhere in the country at peterbruno.com.

Our radio commentaries heard regularly on some radio stations each day at 3pm and 8pm are also available by email by clicking on our Free Market Commentary link. Reservations to our Free Monthly Seminars can also be made from this peterbruno.com website or by calling my office toll free at 1-800-592-5578. Or just by dialing 1-800 5 Wall ST. That phone number again is 1-800-5 WALL ST.

Either in this Safe Harbor Account or our Nest Egg Account, is where your important money should be. For other investment monies earmarked for Growth, we are offering a new growth managed account in

the next sector our cycles are forecasting to be the next new growth sector in the stock market which, at the same time, is a defensive sector as well. I am speaking about a sector of our economy where 80 million baby boomers will be entering and embracing. This big new thing is this new “Health Shares Managed Account” which divides the broad health care industry into four categories in order to customize our investment weightings in order to meet our diversified and specific investment goals. Each of these four categories comprise a custom tailored asset allocation of 25%.

These four allocated sections include the:

- Broad Healthcare Sector,
- Pharmaceuticals,
- Biotechnology and
- Health Care Income

These four health care categories fit our particular investment needs, or goals, as they complement each other and are used to increase our exposure to certain sub industries within the health care sector that may be outperforming other sectors in the portfolio. Although an individual sub sector such as Biotechnology, may bear a higher level of risk than a broad health care sector because of less diversity, these sector investments

may also offer opportunities for returns greater than investments in the other categories or in the entire **Health Care Index**.

The Health Care Sector can offer some enormous opportunities in bull markets. It is also a very good defensive sector during bear markets and has in the past, been a recession-proof industry. For example, the S&P 500 slid more than 50%, in the down market between 2000 and 2002. The Nasdaq fared even worse, plunging 78%. By contrast, the S&P Healthcare Select SPDR (AMEX: XLV) only lost 33%. In fact, some of the XLV holdings actually performed very impressively during the bear market. Johnson & Johnson (NYSE: JNJ) soared 73%, while Abbott Labs (NYSE: ABT) jumped 48%. Since the last bear market bottomed the Amex Pharmaceuticals Index (\$DRG) has risen 46%, the S&P Healthcare SPDR is up 76%, and the Amex Biotechnology Index has rocketed 194%.

Reservations to our next Free Seminar, as well as office appointments to meet with me personally can be made by calling my office toll free at 1-800-592-5578. Or just by dialing 1-800 5 Wall ST. That phone number again is 1-800-5 WALL ST.

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