10 Smart Ways To Boost Your Investing Results

1. Slash investing fees. You can’t control the gains the financial markets deliver. But by sticking to investments like low-cost index funds and ETFs that charge as little as 0.05% a year, you can keep a bigger portion of the returns you earn. And the advantage to doing so can be substantial. Over the course of a career, reducing annual fees by just one percentage point can boost the size of your nest egg more than 25%.

2. Beware conflicted advice. Many investors end up in poor-performing investments not because of outright cons and scams but because they fall for a pitch from an adviser who’s really a glorified salesman. The current push by the White House, Department of Labor and Securities and Exchange Commission to hold advisers to a more rigorous standard may do away with some abuses. But the onus is still on you to gauge the competence and trustworthiness of any adviser you deal with.

3. Gauge your risk tolerance. Before you can invest properly, you’ve got to know your true appetite for risk. Otherwise, you could end up bailing out of investments during market downturns, turning paper losses into real ones.

4. Don’t be a “bull market genius.” When the market is doing well and stock prices are surging, it’s understandable if you assume your incredible investing acumen is responsible for those outsized returns. Guess what? It’s not. You’re really just along for the ride. Unfortunately, many investors lose sight of this basic fact, become overconfident, take on too much risk—and then pay dearly when the market inevitably takes a dive. You can avoid such a come-down—and the losses that accompany it—by levying your investing strategy with a little humility.

5. Focus on asset allocation, not fund picking. Many people think savvy investing consists of trying to identify in advance the investments that will top the performance charts in the coming year. But that’s a fool’s errand. It’s virtually impossible to predict which stocks or funds will outperform year to year, and trying to do so often end up chasing hot investments that may be more prone to fizzle than sizzle in the year ahead. The better strategy: create a diversified mix of stock and bond funds that jibes with your risk tolerance and that makes sense given the length of time you plan to keep your money invested.

6. Limit the IRS’s take. You should never let the desire to avoid taxes drive your investing strategy. That policy has led many investors to plow their savings into all sorts of dubious investments ranging from cattle-breeding operations to jojoba-bean plantations. That said, there are reasonable steps you can take to prevent Uncle Sam from taking too big a share of your investment gains. One is doing as much of your saving as possible in tax-advantaged accounts like traditional 401(k)s and IRAs and Roth 401(k)s and IRAs.

7. Go broad, not narrow. In search of bigger gains, many investors tend to look for niches to exploit. Instead of investing in a broad selection of energy or technology firms, they’ll drill down into solar producers, wind-power, robotics or cloud-computing firms. That approach might work, but it can also leave you vulnerable to being in the wrong place at the wrong time—or the right place but wrong company. Going broader is better for two reasons: it’s less of a guessing game and the broader you go the lower your investing costs are likely to be. So if you’re buying energy, tech or whatever, buy the entire sector. Better get, go even broader still.

8. Consider the downside. Investors are by and large an optimistic lot, otherwise they wouldn’t put their money where their convictions are. But a little skepticism is good too. So before putting your money into an investment or embarking on a strategy, challenge yourself. Come up with reasons your view might be all wrong. Think about what might happen if you are. Crash-test your investing strategy to see how you’ll do if your investments don’t perform as well as you hope. Better to know the potential downside before it occurs than after.

9. Keep it simple. You can easily get the impression that you’re some kind of slacker if you’re not filling your portfolio with every new fund or ETF that comes out. In fact, you’re better off exercising restraint. By loading up on every Next Big Thing investment the Wall Street marketing machine churns out you run the risk of di-worse-ifying rather than diversifying.

10. Tune out the noise. With so many investing pundits weighing in on virtually every aspect of the financial markets nearly 24/7, it’s easy to get overwhelmed with advice. It might make sense to sift through this cacophony if it were full of investing gems, but much of the advice, predictions and observations are trite, if not downright harmful. If you want to watch or listen to the parade of pundits just to keep abreast of the investing scuttlebutt, fine. Just don’t let the hype, the hoopla and the hyperbole distract you from your investing strategy.
8 Tips For The Road Ahead
Be Safe, Be Smart On A Long-Distance Road Trip

Whether you're traveling alone, with a buddy or with your spouse and a car full of kids, there are few things more "American" than the long-distance road trip. Countless vacation travelers will drive the highways looking for fun and making memories with every mile. If traveling down the "holiday road" is in your plans, take the time to prepare for your trip.

1) Maintain your car. Make sure your vehicle is up to date on its maintenance schedule, and be sure to check the battery and tires.

2) Plan your trip and know where you're going. Call ahead for proper and safe directions to get you to your destination safely and have maps of the area on hand to help you navigate once you are off the main road. You're more likely to make good decisions, even in dangerous situations, if you're clearheaded and know where you're going.

3) Be alert. Seems obvious, but driver inattention is surely the cause of a lot of accidents. If you stay focused behind the wheel and plan carefully, you will have a wonderful summer road trip.

4) Take precaution with a cell phone. Cell phones can be a lifesaver when you need immediate access to emergency services after an accident. Keep your phone within easy reach and get to know its features. However, use it prudently. Reports suggest that driving while talking on the phone increases accident rates.

5) Wear your seat belt. Whether or not it's required by law in the state through which you're driving, always wear your seat belt as a safety precaution.

6) Protect your car against theft. Help deter criminals from taking your car with steering wheel locks, switches that disable fuel or ignition systems, and electronic tracking devices.

7) If you're in an accident. Taking immediate steps if you've been in an accident can protect your family and your car from further damage. Stop immediately and make sure your car is not blocking traffic. Turn off your car to keep it from overheating or catching fire. Warn oncoming cars using road flares or orange triangle reflectors. After you have protected yourself and your family, call your insurance company immediately.

8) Make sure your auto insurance is up to date. Before you even leave the driveway, you want to be sure you're protected when you're on the road and far from home. An independent insurance agent or broker can provide the personal service and advice you need to travel in confidence.

How A Couple Retired In Their 30s To Travel The World

Jeremy graduated from college on a Friday, started working on cell phone design at Motorola on a Monday and worked 80 hours a week for the next four or five years. What fueled his work ethic was $40,000 in debt — $35,000 from student loans and $5,000 in credit card debt for food and other essentials. But his desire to keep up with his peers led him, on his $40,000 salary, to buy a new car and a three-bedroom house, which turned his previous bike ride to work into a 40-minute commute. The added debt got him to focus on his finances, so he began making models of how he could pay it off, mapped out his trajectory to retirement at 65 and began investing. He then used credit card checks charging 0% interest for 12 months to pay big chunks of his mortgage, his student loan and car loan.

When he started working at Microsoft and moved from Chicago to Seattle, getting a salary bump up to $85,000, he made many of the same decisions (which he now calls mistakes) again: buying a house, having a long commute, and not taking a vacation. Three years in, a girlfriend convinced him to take his first real, multi-week vacation — to the Philippines. He spent the first week thinking about work, checking email. But the scuba diving, mangoes and tropical drinks began to have an effect, and by the third week, he was wondering how he could live like this every day.

He sold his house, began renting close to work and biking to the office. With his costs slashed, he was able to save. At a conference in Beijing, he met his future wife, Winnie, who is from Taiwan and had been saving 50% of her salary in order to travel. Now, Jeremy, 40, and Winnie, 36, are financially independent, travel the world and blog about their envious lifestyle on GoCurryCracker.com. (The site is named for their rallying cry derived from their favorite snack on their honeymoon hiking Mt. Rainier in Washington, during which they endured bone-soaking rain and encountered mosquitoes as big as bats.)

Here’s the story of how they saved enough to retire in their 30s — Jeremy at 38 and Winnie at 33 — and how they’ve been spending their money and time since. http://www.forbes.com/sites/laurashin/2015/03/30/how-this-couple-retired-in-their-30s-to-travel-the-world/?utm_campaign=ForbesWoman&utm_source=FBPAGE&utm_medium=social&utm_channel=Investing&linkId=13213426

How A Couple Retired In Their 30s To Travel The World
Dear Valued Clients,

Finally, Spring is here! With the weather a bit warmer and the snow gone now is the perfect time of year to set up an appointment to go over your accounts. We welcome you to give us a call at any time with your questions, concerns, or to schedule some time to meet with us.

Also to all our home and auto clients feel free to give us a call when your policy is close to renewal, our agents now have access to several new carriers and would be happy to shop around for you!

We here at DFG want you to make the most of this time of year. Let us know if we can be of any assistance in the days ahead and enjoy the warmer weather, you deserve it.

Sincerely,

Call us for a free home or auto quote!!!

781-592-5220