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# Investment Writing Update

**Writing that's an investment in your success**

**September 2006**

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- Yikes! IRAs underperform 401(k) plans which underperform traditional pensions
- Results from my August 2006 survey: Traditional forms win
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Cut your residential property taxes

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I had no idea how easy it is to dispute an unfair property tax assessment. Researching my article on "[Landed gentry: Municipalities love taxing homes almost as much as Americans love owning them](#)" for the September issue of *Wealth Manager* opened my eyes. My research prompted me to check the accuracy of my home's property tax record, a common source of assessment mistakes.

**Yikes! IRAs underperform 401(k) plans which underperform traditional pensions**

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As traditional pension plans disappear, more Americans are relying for their retirement on investments that they direct. That includes 401(k) plans - also known as defined contribution plans - in contrast to traditional pensions, which are defined benefit plans.

Unfortunately, "over the period 1988-2004 defined benefit plans outperformed 401(k) plans by one percentage point," according to "[Investment Returns: Defined Benefit vs. 401\(k\) Plans](#)," a September 2006 publication from the Center for Retirement Research at Boston College. Even worse, "the available data suggest that IRAs produce even lower returns than 401(k) plans, which, if true, implies trouble ahead given the massive amount of money that is being rolled over into these accounts."

This could be a good study for financial advisors to read – and to wave in front of their clients to motivate them for an investment check-up.

Results from my August 2006 survey: Traditional forms win

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Traditional communications rule. That was the message from the participants in my August newsletter's online survey about the forms of written communication that you've used to promote yourself. However, electronic communications are up and coming.

Participants used the following written communications during the past year (in descending order):

- Updated my resume, 50%
- Wrote an article for publication on paper, 37.5%
- Commented on someone else's blog, 31.2%
- Wrote an article for publication online, 25%
- Created my own website, 25%
- Wrote a white paper on a topic in my industry, 6.2%

- Created my own blog, 6.2%
- Wrote a book on a topic in my industry, 0%

The most interesting difference between their past year's achievements and their plans for the coming year was that 40% planned to comment on someone's blog. However, my sample size was small, so don't read too much into this survey.

If you're ready to make your first comment on a blog, please break your silence on my [SusanCFA](#) or [SusanGhostwriter](#) blog.

THANK YOU to all survey participants and all future commenters on my blogs!

**Stiff from staring at your computer all day?**

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Stretch out your stiff spots with the [12 Sit and Get Fit exercises](#) from CherylMillerville.com. You can also sign up for [the instructions for these exercises to be delivered to your email](#) inbox for 21 days.

For investment marketing professionals only

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If you're an investment marketing professional, you may enjoy my recent articles in the [AIMSE Advisor](#):

- "M&A Offers Opportunities to Marketing Directors," page 1
- "SEC Hedge Fund Registration: Dead or Alive," page 4

P.S. **Thank you, Hartford Financial Analysts Society!** I had fun presenting my one-hour program on "The Six Deadly Sins of Investment Commentary" to 60+ members of the Hartford Financial Analysts Society earlier this month. If you know of other interested audiences, please tell me.

P.P.S. **The frontiers of wealth management are constantly expanding. How can you keep up?** As new co-chair of the Boston Security Analysts Society's Private Wealth Management Subcommittee, I'd like to invite you to our one-day [Wealth Management Seminar on October 26](#). This one-day seminar will brief you on today's hottest issues with a focus on their application to taxable clients. It will help you to:

- Better manage your clients' risk capacity
- Use alternative investments effectively
- Achieve your clients' goals in wealth transfer and philanthropy

**Quick Links...**

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- [Susan Weiner Investment Writing Website](#)
- [Investment blog by Susan](#)
- [Marketing and communications blog by Susan](#)

Contact Information

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