

The Guild This Month

MARCH 2009

If you have any questions or comments, please contact:

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Important Dates:

ALL Transactions *must* be received by 10:00 am.

Transfers or Terminations:

Wednesday

Friday, March 27, 2009

Contributions:

Tuesday, March 31, 2009

MRD—Reminder: You may suspend your 2009 Required Minimum Distribution. Please send a letter to Comerica Bank indicating that you wish to NOT receive any distributions for calendar year 2009. Of course, call the Guild Office if you have any questions.



Stock Market Psychology:

Behavior finance, new research, and beyond

by Frank Murtha, Ph.D.

In the words of Dick Vitale... "Get a T.O., Baby!!"

The value of the time out to the investor and investors plural (i.e., "the market") is hard to exaggerate.

Whether it's FDR's famous "Bank Holidays," or suspend trading, or simply going for a long walk when you're tempted to make an impulsive trade, the "time out" is a major weapon in an investor's fear-fighting arsenal.

Why? Because fear FORCES us to think short term. It's simply the way our brains are wired. There is a sound biological/evolutionary reason behind this reaction.

When you're out gathering firewood for the cave and lock eyes with a large male Smilodon (read Sabretooth Tiger) who has just emerged from the glade, your brain simply CANNOT LET you indulged in thoughts like "what to wear to Zog's birthday party?" or "should I redo the cave paintings for the harvest season (antelopes are so "early Pleistocene")?"

The Sabretooth has gone the way of the Dodo, but the evolutionary function remains. Intense fear still draws our focus on the here and now. As well it should.continued on Page 2

Investment Info.

Palm Springs Hilton Annual Meeting 2009

www.cadentistsguild.org

April 23-26, 2009

Use the Annual Meeting as your opportunity to learn more about what you should do in terms of your asset allocation as well as investment opportunities in a down market.

It is an opportunity for you to manage the downturns as well the up cycles of the stock/bond market. Education is the key to good investment acumen.

Take advantage of this opportunity to meet with your Fund Manager one-on-one and hear their perspective on the economy. Most of all, a wonderful opportunity to learn!

Check out the Guild website to see the Agenda. Hope to see you there.

CDA—Anaheim

Please visit us at

BOOTH #1474

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This is where the time out can help. The ability to take a break and regain our bearings (to “step out of the box” as Crash Davis would say) give our synapses a chance to stop firing. When that happens we can engage other parts of our brain. That’s when we can pull up and out of the tailspin of panic. It’s neurobiology. This is of course, the eternal struggle for investors: To pull out of the short-term focus and think big picture.

When we do calm our brains and revisit the situation, it doesn’t mean our outlook becomes rosy. It just means we’ve given our brains the ability to reintroduce **reason** to our thinking processes—and perhaps a chance to spot the fantastic opportunities such crises produce.

A few days off may be just what the doctor ordered.

Note from Elizabeth: I thought this would be a good time to inject a bit of humor with reason. Hope you enjoyed!



Major Index Close: February 28, 2009
DJIA = 7,063 SPX = 735 Nasdaq = 1378

Major Index Close: January 31, 2009
DJIA = 8,001 SPX = 826 Nasdaq = 1476

QUALIFIED PLAN

As of 2/28/09

Fund	Unit Value	Asset Value
TKF	1.2847	1,129,283
HBF	8.9070	1,039,245
SIF	12.3815	1,570,789
FEF	14.3916	3,494,074
MIF	16.1727	2,899,390
LGF	4.1998	1,084,986
LVF	6.4458	898,871
SRF	8.0290	736,390
SPF	5.7375	2,011,298
VEF	239.2142	16,746,263
REF	9.2527	819,783
AAF	126.9450	5,430,163
BIF	15.4153	2,946,601
GMF	13.0378	837,873
SAF	1.0000	6,357,248
CDF	1.0000	7,693,358
D15	7.5707	704,916
D25	7.1243	411,848
D35	6.0912	171,493
D45	6.0133	623,191
EMF	5.6307	115,489

Total Qualified Retirement: \$ 57,722,552

IRA PLAN

As of 2/28/09

Fund	Unit Value	Asset Value
ITK	1.2726	183,158
IHB	7.8912	178,087
ISC	24.1103	1,018,415
ILG	4.1504	290,996
ISP	10.0801	668,344
ILV	7.3786	184,866
IRE	7.0013	79,531
IBP	21.8245	1,060,436
IBF	10.4467	289,046
ISA	1.0000	2,805,586
IFE	4.9167	89,212

Total IRA Retirement: \$6,847,677

Total Guild: \$64,570,229