

Investing risk can be reduced with balance and good advice

In the current turbulent economy, there appears to be an ever-increasing risk associated with investment.

And yet, there is no choice but to assume investment risk if you wish to earn more than bank savings return.

You must balance the possibility of a loss in an investment with the certainty of loss in a bank account: If inflation is running at 6 percent, and your savings are earning 5 percent, you are losing money.

THIS IS not to downplay either liquidity or safety. Part of your money should be in safe investments, for no one knows how more-risky investments will turn out. Part of your money should be in a saving account or money market fund, because no one knows when you will need cash to handle unforeseen problems or unexpected opportunities.

Fortunately, while there is risk, there is also diversification. By dividing your assets among a variety of complementary investments, you



finances and you
Sid Mitra

can significantly cut your risk while (frequently) increasing your rate of return.

EXAMPLES OF complementary investments include U.S. stocks, long-term bonds, foreign stocks, real estate and cash. Other investments, such as annuities, can be added to the list.

The accompanying chart indicates how various mixes might be altered to increase return as economic conditions change.

However, a word of caution is in order. Portfolio management is difficult and not for everyone. It is wise to

seek expert help. A competent financial planner, a portfolio manager, a bank trust department or professional financial management team should be able to help you achieve your investment goals.

Sid Mitra is a professor of finance, school of business at Oakland University and owner of Coordinated Financial Planning.

marketplace

R.S.V.P. Public Relations Inc. will handle the publicity for the "Second Annual Promenade of Hope to Benefit Haven."

Acustar Inc. of Troy developed a new Model 4500 five-speed manual transmission. The 4500 features state-of-the-art transmission technology with synchronized shifting in all forward and reverse gears.

Kaufman and Payton of Farmington Hills merged with the Traverse City law firm of Stephen and Dingeman.

Robert McClain has recently established McClain Communications Inc. in Birmingham, an editorial and graphic design firm specializing in corporate publications. The telephone number is 258-6960.

Rockwell International Corp.'s automotive operations in Troy and the WABCO Automotive Products Group of American Standard Inc. formed a joint venture to supply vehicle control systems, including anti-lock

braking systems and other components, to the North American commercial vehicle industry.

Ross Roy Advertising, a division of Ross Roy Inc. of Bloomfield Hills, will be presented awards at the U.S. Television & Radio Commercials Festivals in Chicago, Feb. 2.

Dana Commercial Credit Corp. of Troy and Textronix Inc. formed a domestic leasing program called TekLease. DCC will administer the program for VARs of Tek's Visual Systems Group, which markets the company's graphics work stations, X stations, net stations and color printers.

Venture Communications Inc., a newly formed training and communications agency, opened at 550 Stephenson Highway, Suite 203, Troy. The phone number is 588-1717.

Smith Security Corp. moves its Detroit area office was moved to Tower 14, 21700 Northwestern Highway, Suite 440, Southfield. It expand-

ed operations by opening a new facility at 575 E. Big Beaver, Troy. The telephone number in Troy is 689-2000.

Image Associates of Troy bought the assets of Animatrix Inc., a 3-year-old video animation company in Royal Oak. Image Associates is at 1625 Big Beaver.

Business Computer Software Inc. of Bloomfield Hills signed an agreement with Meer Dental Supply Co. of Canton Township and will install two Hewlett-Packard 9000 series high-performance RISC-based computers.

United Satellite/America Inc. moved its executive offices and operations center to 500 Kirts, Troy. The telephone number is 362-2330.

Bulbs To Go opened at 30930 Sudbury, Farmington Hills. Bulbs To Go is a light bulb order service for individuals as well as businesses. The office is open 9 a.m. to 5 p.m. Monday-Friday and 9 a.m. to noon Saturday. The phone number is 661-1400.

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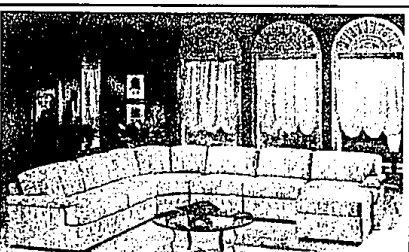
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