

Do You Get It?

Mathematics is used in some form every day. While some people are very good at math, in the investment world mathematics can be very confusing and can trip up even the brightest minds.

So, when it comes to the mathematics of investing, do you get it?

Unfortunately, the lack of understanding of how math works in investing can be very costly. According to several financial analysts and researchers, many people spend the majority of their time recovering from cyclical downturns in the market. Can you believe that some investors spend a good amount of their

more ground, percentage-wise, just to get back to even. For example, if you have a \$100,000 portfolio that loses 50%, you are down to \$50,000. You now have to earn 100% just to get back to even!

The mathematics of loss in investing is so cruel because losses count so much more than gains, and because it usually takes so long to make up those losses. This is why proper risk management and active investing is critically important in investing if you want the magical powers of compounding interest to work for you over time.

To learn more about the mathematics of loss in investing, and how to properly invest in today's volatile and ever-changing economy for taking advantage of compounding interest, join me next week on the **It's Your Money Show** where we will discuss this in great detail. Hear us on **WMEQ** (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on **WWIB** (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022, info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.

Retirement & Estate Planning



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time just trying to get back to even from the previous downturns?

The reason for this is the unforgiving mathematics of loss. When investments lose ground, they must make up

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