This Free E–Book is brought to you by Natural–Aging.com.

100% Effective Natural Hormone Treatment

Menopause, Andropause And Other Hormone Imbalances Impair Healthy Healing In People Over The Age Of 30!

10 Ways To Get Your Share of the Mature Market

By Joanne Fritz, Ph.D.

10 Ways To Get Your Share of the Mature Market by Joanne Fritz, Ph.D.

10 Ways To Get Your Share of the Mature Market
(c)2002
Joanne Fritz, Ph.D.

Every 7.7 seconds someone in the United States turns 50.

The 50+ population controls more than $7 trillion in wealth and is responsible for 50% of all discretionary spending. It purchases 41% of all new cars, buys 80% of all luxury travel, and is 30% more likely to purchase products online than younger users.

Yet, internet marketers often miss this rich potential market.

Perhaps they don't think older people are on the web.
However, older adults are often more "wired" than we think. Many seniors are coaxed into going online by their children or grandchildren. But, once they have logged on, many become eager Internet users. Plus, internet use is high among those over 50 who work and have college degrees.

Indeed, this group is more likely than younger Americans to be online on a typical day. Wired seniors say it has helped them connect better to loved ones and makes it easier to get information.

So, how do you reach them? First, recognize that the over 50 crowd are not all alike. They are more diverse than any other market segment, spanning those at the peak of their careers, to active, independent seniors, to the elderly in need of care.

Here are some clues to communicating with and ultimately selling to the new mature market.

1. Do not talk down to, or
treat them as children, or remind them of their age.
Most do not consider themselves "old."

2. Although there is disagreement about using words like "senior citizen," reserve such terms for World War II veterans, but not for the leading edge of the baby boomers who started turning 55 in 2001.
3. Use realistic but positive images of mature people. Show people with wrinkles but have them doing something active.
4. Stick to the facts about your product or service. Mature people make more independent judgments and base their decisions on information rather than peer pressure.
5. Design your communications so that older people will stick around and read what you have to say.
6. Avoid overly busy website design; small type sizes; garish colors; and gratuitous design elements such as flash or slow–loading graphics.
7. Avoid "hype" at all costs. The older consumer has "seen it all" and is naturally skeptical.
8. Win mature people over gradually. You will have to gain their trust before they will buy from you.
9. Give them content. Older people are avid readers and will appreciate the information you provide.

10. Sell what appeals to the mature audience such as health products and information; tips on managing their retirement assets; ideas for low–cost travel; help with buying gifts for their grandchildren; the low–down on the best places to retire; products that make it easier for them to stay in their own homes; ways to earn extra income; and opportunities to save money.

Get with the "age wave" now, and find ways to profit from this incredible, growing group of consumers.

Dr. Fritz is publisher of www.notyetretired.com targeted to people over 50; and www.second50years.com aimed at businesses that market to seniors.

5 Ways To Protect Your Bond Portfolio From Rising Interest Rates

By David Twibell

The Federal Reserve recently raised its target federal funds rate for the first time since March 2000. This could be just the tip of the iceberg, though, as many experts believe rising inflation and a strengthening economy will spur continued rate hikes for the foreseeable future.

This is bad news for bond investors, since bonds lose value as interest rates rise. The reason stems from the fact coupon rates for most bonds are fixed when the bonds are issued. So, as rates rise and new bonds with higher coupon rates become available, investors are willing to pay less for existing bonds with lower coupon rates.

So what can you do to protect your fixed–income investments as rates rise? Well, here are five ideas to help you, and your portfolio, weather the storm.

Treasury Inflation Protected Securities (TIPS)

First issued by the U.S. Treasury in 1997, TIPS are bonds with a portion of their value pegged to the inflation rate. As a result, if inflation rises, so will the value of your TIPS. Since interest rates rarely move higher unless accompanied by rising inflation, TIPS can be a good hedge against higher rates.

Because the Federal government issues TIPS, they carry no default risk and are easy to purchase, either through a broker or directly from the government at www.treasurydirect.gov.

TIPS are not for everyone, though. First, while inflation and interest rates often move in tandem, their correlation is not perfect. As a result, it is possible rates could rise even without inflation moving higher. Second, TIPS generally yield less than traditional Treasuries. For example, the 10–year Treasury note recently yielded 4.75 percent, while the corresponding 10–year TIPS yielded just 2.0 percent. And finally, because the principal of TIPS increases with inflation, not the coupon payments, you do not get any benefit from the inflation component of these bonds until they mature.

If you decide TIPS makes sense for you, try to hold them in a tax–sheltered account like a 401(k) or IRA. While TIPS are not subject to state or local taxes, you are required to pay annual federal taxes not only on the interest payments you receive, but also on the inflation–based principal gain, even though you receive no benefit from this gain until your bonds mature.

Floating rate loan funds

Floating rate loan funds are mutual funds that invest in adjustable–rate commercial loans. These are a bit like adjustable–rate mortgages, but the loans are issued to large corporations in need of short–term financing. They are unique in that the yields on these loans, also called "senior secured" or "bank" loans, adjust periodically to mirror changes in market interest rates. As rates rise, so do the coupon payments on these loans. This helps bond investors in two ways: (1) it provides them more income as rates rise, and (2) it keeps the principal value of these loans stable, so they don't suffer the same deterioration that afflicts most bond investments when rates increase.

Investors need to be careful, though. Most floating rate loans are made to below–investment–grade companies. While there are provisions in these loans to help ease the pain in case of a default, investors should still look for funds that have a broadly diversified portfolio and a good track record for avoiding troubled companies.

Short–term bond funds

Another option for bond investors is to shift their holdings from intermediate and long–term bond funds into short–term bond funds (those with average maturities between 1 and 3 years). While prices of short–term bond funds do fall when interest rates rise, they do not fall as fast or as far as their longer–term cousins. And historically, the decline in value of these short–term bond funds is more than offset by their yields, which gradually increase as rates climb.

Money–market funds

If capital preservation is your concern, money market funds are for you. A money–market fund is a special type of mutual fund that invests only in very short–term money market instruments. Since these instruments usually mature within 60 days, they are not affected by changes in market interest rates. As a result, funds that invest in them are able to maintain a stable net asset value, usually $1.00 per share, even when interest rates climb.

While money–market funds are safe, their yields are so low they hardly qualify as investments. In fact, the average seven–day yield on money–market funds is just 0.70 percent. Since the average management fee for these funds is 0.60 percent, it does not take a genius to see that putting your capital in a money–market fund is only slightly better than stashing it under your mattress. But, because the yields on money–market funds track changes in market rates with only a short lag, these funds could be yielding substantially more than 0.70 percent by the end of the year if the Federal Reserve continues to hike rates as expected.

Bond ladders

"Laddering" your bond portfolio simply means buying individual bonds with staggered maturities and holding them until they mature. Since you are holding these bonds for their full duration, you will be able to redeem them for face value regardless of their current market value. This strategy allows you to not only avoid the ravages of higher rates, it also allows you to use these higher rates to your advantage by reinvesting the proceeds from your maturing bonds in newly–issued bonds with higher coupon rates. Diversifying your bond portfolio among 2–year, 3–year, and 5–year Treasuries is a good start to a laddering strategy. As rates rise, you can then broaden the ladder to include longer maturity bonds.

David Twibell is President and Chief Investment Officer of Flagship Capital Management, LLC, an investment advisory firm in Colorado Springs, Colorado. Flagship provides portfolio management services to high–net–worth individuals, corporations, and non–profit entities. For more information, please visit

.

5 Ways To Protect Your Bond Portfolio From Rising Interest Rates
Will Firefox Win The Browser War?
Define Yourself to Find Market Share
Older Teachers
Leverage Is The Key To Making Money In Real Estate

147 Killer Epublishing Strategies
How Nice Guys, Shy Guys and Good Guys Finish First!
Starting a Successful Retail Business
How To Find A Topic For Your Ebook
Money Saving ideas

improve your life and find your happiness. Only 9.95Seven ways to improve your life and find your happiness.

This Free E–Book has been brought to you by *Natural–Aging.com*.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances Impair Healthy Healing In People Over The Age Of 30!