

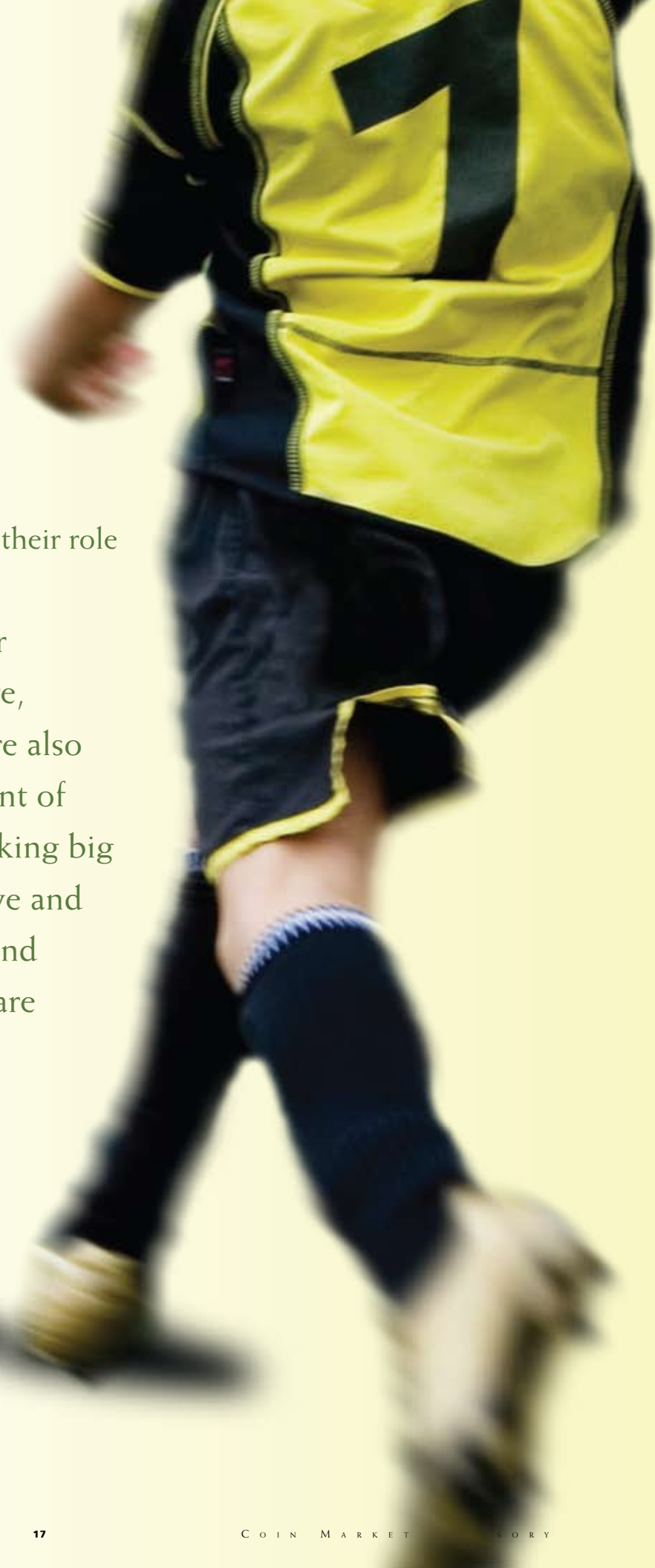


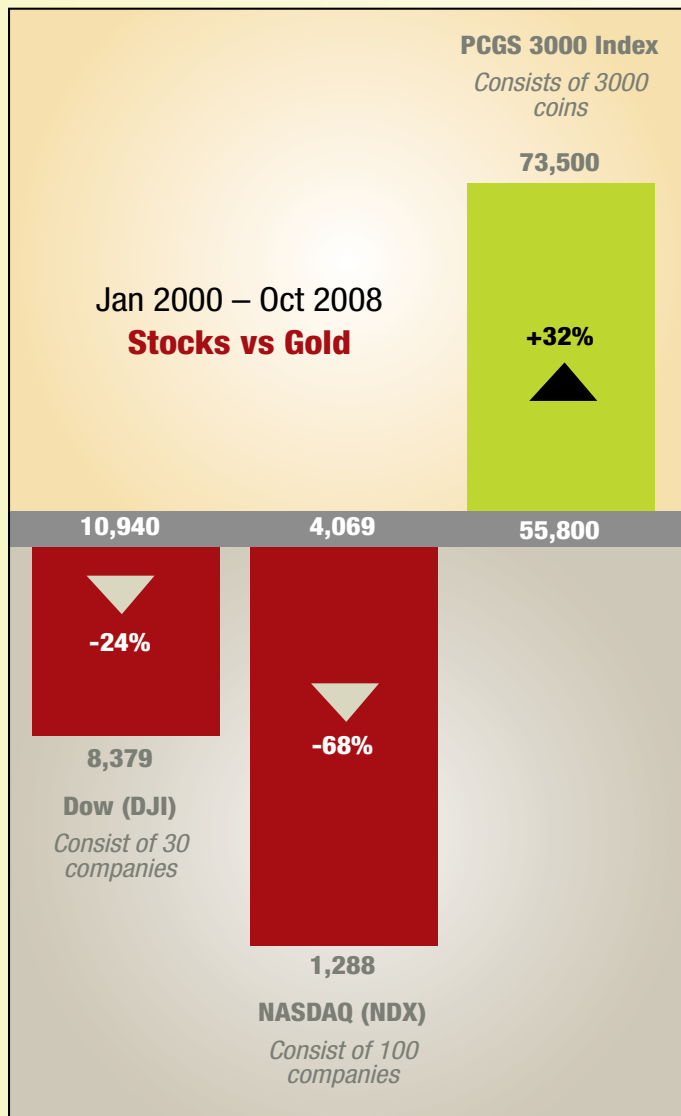
Economic Perils OF THE American Soccer Mom

By DIANA HYLAND

We've seen it a million times; women marginalized as overzealous "soccer moms" only concerned with the minutia of everyday tasks. Recently, however, that term has been restaged as a badge of honor. Women charged with running American households face some very serious challenges and continue to expand their role both at work and on the domestic front.

For the majority of U.S. households, our favorite soccer moms oversee childcare, education, and family activities, but are also tasked with budgeting and management of family earnings. These women are making big decisions, including how to spend, save and grow financial assets. And the media and politicians on both sides of the fence are taking note.





Women have always held enormous buying power, often with final say over major household purchasing, including real estate, home appliances, food, entertainment, and health care. They also represent a majority of the voting public. Even old-school financial institutions have put aside their cigars and mahogany to court new female customers and their pocketbooks.

That said, women are not falling for every pie in the sky promise hurled their way by Wall Street stock analyst who are promising everything will be ok, especially when hammered with the rising cost of living and falling stocks. They are instead going back to common sense.

Greater access to information and improved transparency in reporting has played a large role in financial decision-making. The average "soccer mom" served as witness when Enron, the Grand Poobah of energy, fell to corruption and eventual bankruptcy,

followed by countless others whose stories were told in painstaking detail. These same women watched helplessly as their husbands and neighbors lost paychecks and patience and sometimes their homes, all while seeing their 401(k)s threatened by a long and continuous stock decline. These soccer moms do not follow blindly as analysts or marketers preach of a better day.

While not everyone can absorb all the complexities of the financial markets, no one can overlook the warning signs. Women, probably more than men, take a practical approach.

They can likely quote the rising cost of milk to the penny, along with gas prices and doctor visits. As financial barometers for their families, women are not chasing the next "big thing" or turning their hard-earned cash into monopoly money. They're seeking safe options that will counter current and potential losses. And what they're finding is gold.

Gold is not the only place to put your money, but it has been around since the beginning of time and has survived every national disaster. It is one of the simplest forms of Supply vs. Demand and provides them with a hard tangible asset that will NEVER GO TO ZERO. Can any company or financial institution offer the same promise?



Gold coins trade on their value, not complex financial statements and formulas. It is a concept that the entire family can understand, even children, who often enjoy the treasure trove of stories that accompany gold coins. Should the stock market shrivel, gold will carry on. Women, with their great common-sense practicality, have entered the gold market in larger numbers – and their families are sure to reap the benefits.



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When it comes to protecting families and loved ones, women think fast and respond to their instincts. They can bypass the hype and look straight between the lines. A 50 percent chance of rain means just that. The American soccer mom will look at those odds and immediately bunker down and prepare for the storm. She's got the plastic poncho, gloves and boots packed and ready. She's mapped out a route with backup plans should traffic hinder her path. Men, on the other, look at the percentages and assume the best. The soccer mom's valiant mate will assuredly forge ahead with luck on his side. Should he whimper home drenched, cold and beaten, he'll find solace and good company knowing his buddies have suffered the same dampened fate.

Women know and apply their common sense, while men can sometimes stick their prideful heads in the sand ignoring the obvious. In recent months, many Americans have shuffled their assets to counter falling stock prices, failing banks and unstable markets. Not surprisingly, many of these requests have come from women who are rearranging 20-40% of the holdings within their IRAs. Moving a defensive portion of their holdings from individual stocks, mutual's and **gold funds to gold coins** (without penalties or taxes) within their IRA allows them the safety of a hard asset without diminishing the amount they have in their IRA. More importantly, it gives their nest egg some hard, tangible protection, just in case.

As the financial markets become more complex, it is increasingly difficult to make sense of all that is happening. Usually they know they have "somewhere around X

amount in their CD's or Stocks," and they may even know "X, Y, Z, and R" stocks make up part of their Money Market, Mutual Funds or IRA. But, they can't tell you who the Board of Directors are of the companies they have entrusted their money (many times tens of thousands of dollars) too, what the debt to earnings ratio is projected to be for the next quarter or even exactly what all the company is involved in that they have put their future and their families futures in.

Most people don't know nor have taken the time to investigate all the companies within their mutual funds, but they know that **gold is gold and supply vs. demand pushes everything**. With so many money markets under scrutiny, many clients, a good number of them women, have begun to ask themselves if they can trust those who are at the helm of their long term holdings. They have taken precautionary measures by transferring part of their liquid assets from savings, CD's, annuities and money market accounts to hard tangible assets such as gold. It's safe, simple, and has no overinflated "Upper Management Packages" to pay.

Many women are deciding to take the offensive and strengthen their portfolios simply by moving money from one side of the bank to the other. They are moving anywhere from \$10,000 to \$100,000+ off computer screens and into the same banks safety deposit boxes in the form of gold coins. With more and more women taking on financial decision-making, it makes sense to watch their every move. So next time you're at odds on what to do, don't overlook the soccer mom at your side.