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HAPPY NEW YEAR!

Get in shape in 2010 and commit to being in great financial health.

WHERE DOES ALL MY MONEY GO?

SAVINGS PLAN

Creating and tracking a budget helps you know how much you could save. Feel free to contact us if you would like help.

WHAT TO DO WITH YOUR BONUS, REFUND, OR RAISE? PAY YOURSELF FIRST

Go ahead and pay off that debt, take that well deserved vacation or buy something for which you've been saving. However, it's critical to stay on plan and add to your savings and investments. There's no better way to build your wealth than to continue to add to your auto savings program.

Please contact us to get setup on a Savings Plan or to increase your auto savings.

www.MMMWealth.com

Market Update & Commentary

The economy and markets are continuing to improve, while at the same time being hampered by deflation and debt-repair trends. Government stimulus programs continue to prop up the global economy while at the same time are contributing to an increasingly massive public debt.

Some countries have shown incredible levels of financial stress, as their debt to GDP ratios have exploded (e.g. most recently in Dubai and Greece), requiring potential bailouts or greater fiscal austerity (meaning a drastic reduction in the size of government and an increase in taxes). By comparison, the US has temporarily increased debt to GDP ratios to unsustainable levels as well, though we probably have a few years to get it under control before we would be in a similar position. Additionally, we have a much more dynamic economy that can provide for growth and additional tax revenues. That being said, our politicians clearly need to address this situation and begin getting the budget more under control.

There are some initial signs that private enterprise is starting to take the torch from government spending, with increased growth in manufacturing due mostly to inventory replenishment. This renewed growth has contributed to increased productivity and profits for companies.

Additionally, while unemployment remains stubbornly high, it tends to be a lagging indicator in an economic rebound, and there has been improvement in hours worked per employee, compensation per employee, and temporary worker increases. In a show of government stimulus withdrawal or reduction, The Fed recently nudged up the discount rate for lending to banks, and Congress has kept from passing additional spending bills. These are all signs of an economic recovery developing.

These contrasting economic positives and negatives have somewhat balanced each other out in the investment markets, with up days arising from positive economic news and down days arising from fears of ongoing financial stress and stimulus withdrawal. We are left with a choppy market that appears to be sideways and range-bound in nature (at least for the time being), having fits and starts but for the most part going nowhere.

While we try not to discuss politics in this newsletter, it's important that politics be analyzed from the perspective of how it may impact investments. The Republican Scott Brown win in Massachusetts signaled a new shift away from Democratic dominance in the Senate by eliminating their super-majority of 60 Senators. This single Senate seat shift has created gridlock on health care legislation, financial regulation reform, and a host of other issues. Interestingly, gridlock has historically been good for the stock market, based on the prevailing notion that less government action tends to be better than more, especially during neutral to positive environments.

However, this time it remains to be seen if we will follow a similar historical trend or whether the gridlock will be a negative due to the need to find workable solutions for a variety of fiscal problems (e.g. deficit levels, debt levels, future entitlement program funding, etc). As we predicted in our 2010 outlook, we may continue to see the development of a new political party such as the Tea Party, or the resurgence of existing parties such as the Libertarians, whose underlying principle is fiscal austerity. We will continue to keep an eye out on this evolution and what investments might stand to benefit or not from potential outcomes.

Pursuing Life's Dreams:
That Felt Great!
A community for sharing positive stories

www.ThatFeltGreat.com

3 EASY STEPS FOR USING TFG!

1. Submit a positive and entertaining story by clicking **"Submit Your TFG"**
2. To be published and to vote for others, go to **"Moderate the TFGs"**
3. Vote for each story in two different ways: **"That's awesome, I've felt that way too"** or **"I've never felt that, but sounds great!"**

That Felt Great!

We are proud to present a new website: www.ThatFeltGreat.com, developed in conjunction with our sister company LotusGroup Advisors (LGA). This new online forum provides a very simple way to share the ideas and actions in our lives that make us feel great. Submissions are called "TFGs" (short for "That Felt Great"), short stories that start with the words "I just..." and end with "TFG!" Here are some examples:

I just had my 5 year old tell me that he knew things that even mom and dad don't know...TFG

#3 | That's awesome, I've felt that way too! (2) - I've never felt that, but sounds great! (3)

0 Comments | Feb 20, 2010 07:59 PM - Kids - by Anonymous

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I just spent 3 hours in the mall with my wife looking at all kinds of stuff, and some how managed to get out of there without spending a dime...TFG!

#2 | That's awesome, I've felt that way too! (5) - I've never felt that, but sounds great! (2)

2 Comments | Feb 20, 2010 07:12 PM - Money - by Raph

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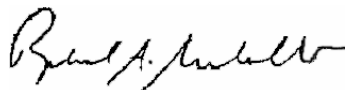
The website is an open community that is fully run by the users, allowing it to grow and become what we all make of it rather than by a small group of individuals. This allows the community to develop and evolve the website as it sees fit. Users can submit their own TFGs, review other's for appropriateness, and provide feedback with a click (e.g. "I've felt that way too!") or with the submission of specific comments. After creating a login, users can also create their own profiles with pictures, develop their own followings, and share interesting TFGs via other social networking technologies such as Facebook and Twitter. Additionally, logged in users can keep an "appreciation journal" by selecting a "+" sign next to their favorite TFGs and sharing them with a Favorites folder.

Our aim is to increase the sharing and celebration of TFGs, in order to bring some added level of happiness to your lives. Whether you are participating as a contributor, a reviewer, a reader looking for a pick-me-up, or a seeker of inspiration from others, the goal is to create a community of positive people who are pursuing life's dreams.

We have frequently encouraged clients to have a positive attitude and long-term view of their respective goals and achievements in life, rather than obsessing on short-term wealth levels, and / or sensational news cycles. Especially during these times of ongoing economic stress and media negativism, we encourage you to focus on the positives in life and are now offering this forum as an additional outlet.

As always, we encourage you to pursue life's dreams...and to share your TFGs along the way!

Warm Regards,



Raphael & Megan Martorello
 MMM – Martorello Money Management, Inc.

COOL FEATURES

- ◆ Create an account by clicking **"Sign Up"** so you can add comments and save favorites
- ◆ Upload pictures to draw attention
- ◆ Share on Twitter and Facebook

QUESTIONS?

As always, we are available to discuss any questions you may have regarding our progress towards your financial and investment objectives.

REFERRALS?

We appreciate your referrals as they are the lifeline to our business. Please let your family, friends and colleagues know about our wealth management services.

Contact Us

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Email info@mmmwealth.com