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I love the beginning of each month as my inbox is flooded with copy of notices concerning interest deposits being made into our client's IRA accounts. At other times of the month when I sit at my desk and find out that I have 250 plus unread emails – the frustration starts to set in – but not in the beginning of the month. In addition – just as many checks and direct deposits are also being sent to our clients. The total of these deposits are well into the five figure area and on average our clients are earning in the 7% plus range on their hard earned funds.

These deposits mean more than just numbers in a column. For many of our retirees those interest payments are supporting their retirement income budget – supplementing other sources of income that our clients count on each month to enjoy their retirement years. For our institutional clients - these interest deposits are supporting programming in religious settings, helping to pay employee benefit expenses in credit unions, helping associations build their reserve funds to make their organizations stronger and stronger. For our younger clients – those that have not yet retired – these interest deposits are building their retirement funds each and every month until the day that they will be utilized to support spending for their retirement years. For our institutional pension plan clients - these deposits are creating consistent and dependable cash flow to support retiree pension payments or are being used to balance out portfolios of more traditional stock and bond positions.

Whatever the interest payments are being used for – we are ecstatic knowing that our clients are earning competitive rates of return on the funds that they have entrusted for us to invest on their behalf. Thanks to all of our clients and as always - we will continue to strive to bring the best that the alternative investment community has to offer while never charging fees for our service.