

Investment Forum Program for Wednesday, April 9 at 11:30

Perspective: Like death and taxes, risk will always be with us. Enron and Bear Stearns employees who invested their retirement savings in company stock know this all too well. Esoteric risk assessment and risk management tools are essential regulatory and business practices. For individual investors, informed common sense tempered by experience is readily available. For a starter, it is important to understand that avoiding risk creates risk. Risk cannot be avoided, but only selected and managed. And, it doesn't help that there is recent evidence in a new area of medical science called "neuroeconomics" which suggests that people become less risk averse with advancing age.

Sectors: Both *Dow Theory Forecasts* and *Barron's* have kind words for the utility sector. And, they name names. Handouts will be provided. Also, Sempra Energy (SRE) is a utility on steroids.

Stock Talk: Sysco (SYY)

On the Website: Reading material on new topics is posted regularly at www.olligmu.org/~finforum/.