

# Challenging Economic Times Bring Investment Opportunities

AN INTERVIEW WITH AMES PLANNING ASSOCIATES

Wealth in America has shrunk more dramatically than necessary, according to Ames Planning Associates, Peterborough-based fee-only financial advisors. Through a disciplined and transparent process, the firm's clients have weathered the recent economic tsunami relatively well.

**Q: Considering recent high profile investment scandals, how can people be sure their investments are being managed in the best, most ethical manner?**

**Harv Ames:** Choose a financial advisor who is truly transparent and independent, so you receive completely objective investment advice. Ames Planning Associates, for example, is a fiduciary paid directly by clients, not paid by selling specific products. As fee-only financial advisors, we place our clients' best interests at the center of every recommendation that we make. We also do not hold any of our clients' assets. Their investments are with proven independent financial custodians (such as Charles Schwab, TD Ameritrade, or Vanguard), and the securities that clients own are completely independent of both the custodian and the advisor.

**Q: How does this independent setup benefit clients?**

**Harv Ames:** The client is in total control. Investments are completely transparent and "unbundled," so that with our advice, clients can select investments cafeteria-style to match their specific investment needs. They can follow our independent advice or make their own investment choices. We provide a comprehensive approach, advising

clients on the big picture and even challenging their thinking or plans, when necessary. But they are always in charge. Our primary goal is to see our clients and their families succeed in every way.

**Q: Where are the best investment opportunities today?**

**Carl Johnson:** People tend to think only of the U.S. when it comes to investing, but some of the best opportunities right now are outside of this country. At Ames Planning Associates we take a broad view of the opportunities available to our clients. Our global perspective is just one reason our firm is different.

**Q: How have you been able to develop this unique global perspective to investing?**

**Carl Johnson:** In addition to being the chief investment strategist at Ames Planning Associates, I am a Naval Officer working part-time for the Chairman of the Joint Chiefs of Staff as a member of the U.S. military delegation to NATO, and travel between the Monadnock Region, the Pentagon and Brussels. This experience has afforded me a unique opportunity to see strategic economic, security and political issues up close to more fully understand what is happening in other countries and in other markets.



**Q: Considering the economic climate in this country and others, are people investing?**

**Eline Ruediger:** Some people, and even institutions, are at a standstill due to lack of knowledge about investing, or fear of their current situation. But that's where we can be helpful. We calm their fears through sound financial advice and a thorough understanding of their situation and the economic climate. This helps them move forward in a prudent manner.



**Ames Planning Associates, Inc.**

A fiduciary wealth management firm for individuals and institutions

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Harv Ames, MBA, CFP®, AIFA®, ChFC, CLU, was recognized by *Business Week* in 2009 as one of the top 50 Most Experienced Independent Financial Advisors in the U.S.



Carl A. Johnson, MBA, CFP®, AIF®, is a Paladin Registry Five Star Advisor and a Navy Commander working for the Chairman of the Joint Chiefs of Staff at NATO.



Eline M. Ruediger, CFP®, was recently admitted to the Paladin Registry as a Five Star Advisor.