

The Gerritz Letter



Stephen L. Gerritz, CFP
Chief Investment Officer

Gerritz Wealth Management, Inc.

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(800) 877-1967
info@gerritz.com

[Visit us online](#)

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New GWM Website Launch

I am proud to announce the launch of the all new Gerritz Wealth Management website. It is fully operational and ready to go.

The site definitely has a different look as well as different content. Click on the GWM home page picture below and you will be taken directly to the site. Click around on the menus and links to get a feel for the new features.

I will illustrate a couple important features later in this newsletter.

(Click on the the GWM home page picture to visit the new website now)

Client Account Access

You can now view your investment accounts by clicking on "Client" in the top main menu section. Your user name and password have not changed.

Risk Tolerance Questionnaire

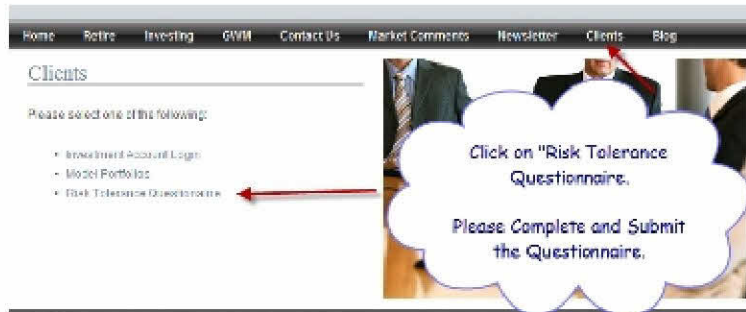
Also, under the Client section, you will find a link to our **Risk Tolerance Questionnaire**.

Please take the time to **complete and submit the questionnaire** form. It is very important to restate your objectives periodically because personal situations and the markets change over time. Additionally, **state regulators**

require advisors to have current risk profile and objectives on file for each client. Thank you in advance for taking the time to do this.

At a later date you will be given a password to enter the **GWM Model Portfolio** section. This section is still under development.

(Click picture below to complete RT Questionnaire Now!)

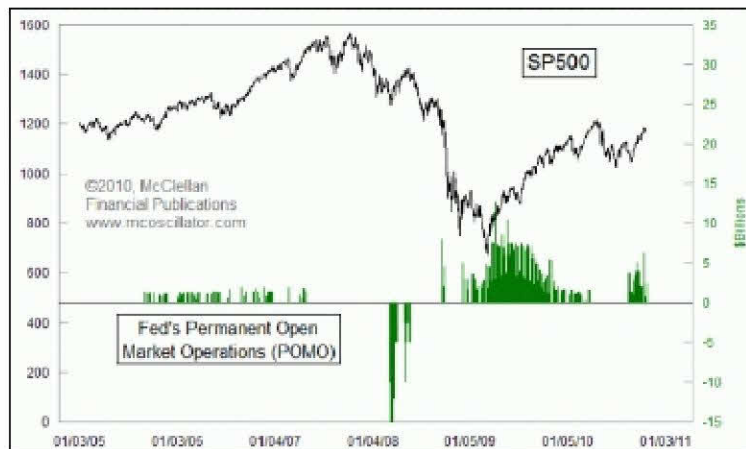


Market Update

Quantitative Easy

The chart below supports my contention that QE-2 will be positive for the stock market. The S&P 500 is shown on the top half of the chart. The liquidity added by QE is represented by the green bars on the lower half of the chart.

It clearly illustrates QE's effect on the stock market. When the Fed withdrew money from the system in March 2008, stocks fell. When they later added liquidity the market rose.



Source: McClellan Financial Publications

Market Outlook

This is going to be a very big week for the market. I am not sure what the impact of the election will be. It seems the market has priced in a Republican take back of a lot of seats. The other big news will be the Fed announcement of just how much QE they will do this month. A large amount is expected.

The market is going to react. The reaction will give us a clue as to the near term direction of the market. At the moment, the market is over-bought and due for a correction. We could also get the old "Buy the Rumour - Sell the Fact" response.

Do to the uncertainty, I did take some small profits on our equity positions. We will get a better handle on the probable trend after the smoke clears this week.

I believe that QE-2 will put a floor under the market. Any pullback will represent a buying opportunity I will take.

Once again please take the time to fill out and submit your Risk Tolerance Questionnaire right away. It will help guide me as I add equity positions.

Changes in the Distribution of *The Gerritz Letter* and Gerritz InSights

Gerritz InSights (my daily / weekly market blog)

Gerritz InSights will no longer be available on the GWM website. Notices of new posts will continue to be sent to the inbox of GWM clients only.

If you do not receive Gerritz InSights post notifications currently, please click on the link below to subscribe now.

[Subscribe to Gerritz InSights by Email](#)

The Gerritz Letter

The Gerritz Letter will be sent exclusively to current GWM clients.

Non-GWM clients will be able to receive our free **GWM Market Tips newsletter** by visting www.gerritz.com and entering your name and email address in the orange colored Free Offer box.

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