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TAYLOR & TAYLOR
ASSOCIATES LIMITED
The Independent Financial Advisors



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Hi,

July is here. The schools are breaking up, and hopefully there's the prospect of a week or two somewhere warm for you to look forward to. Until then, I hope this month's eNews provides you with an interesting and informative distraction.

Warmest regards,

Taylor & Taylor Associates



MONTHLY NEWS, VIEWS AND UPDATES

July market commentary

The arrival of summer is sadly doing little to brighten the dark clouds and changeable economic forecasts ahead. There is still value to be found in some areas of the markets but this is getting harder for many fund managers to find. Both global and regional economic forecasts look fragile. Some questions remain to be answered, particularly around the western debt crisis and the sustainability of Asian growth.



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A note to younger generations - start saving now, before it's too late

The Government Department of Work and Pensions tells us that once retirement age is reached, every qualifying British citizen is entitled to the Basic State Pension. This is a regular payment made direct to individuals by the Exchequer, and is designed to act as an income to cover living expenses after retirement. In reality, however, the Basic State Pension is wholly insufficient; at its current level it amounts to a maximum of £97.65 per week.



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UK suffering from chronic lack of preparation for retirement

The seventh annual Scottish Widows UK Pensions Report 2011 has revealed worrying and widespread inertia when it comes to preparing adequately for retirement.



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UK inflation stays at 4.5% in May 2011

The Office of National Statistics (ONS) figures, published on June 14th, show that the UK Consumer Price Index (CPI) annual inflation rate at 4.5% is unchanged overall from the previous month.



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MONTHLY ECONOMIC UPDATES

Good points

Many corporate institutions have posted earnings which have exceeded estimates during the month of June. However, many are concerned this is likely the ongoing effects of significant cost cuttings rather than a sustained improvement in profitability. The economic indicators are still running along at reasonable levels, therefore we hope to see steady improvements on both fronts soon.

Not so good points

Greek debt contagion has sent most investment markets falling back in June. However, the EU is likely to bail out Greece to cover debt repayments on the proviso of considerable cuts in fiscal spending. Whilst support has been forthcoming many are concerned by the unknown, which will always cause investment markets to negatively over react until a clearer picture can be seen.

AND FINALLY

With the summer holiday season fast approaching, not to mention the prospect of volcanic ash clouds ever looming, we all know what a drag waiting around at the airport can be. For a bizarre yet highly amusing way to tackle that frustration, check out this top tip, all the way from Estonia...

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