



Each month we will keep you informed of developments within the financial services industry and Taylor & Taylor Associates.

We hope this information will help you to feel more up to date and informed with what's going on in the financial world.



Warmest regards,

Taylor & Taylor Associates

MONTHLY NEWS, VIEWS AND UPDATES

November market commentary

After three months of fairly constant bad news in this bulletin, it would be tempting to report October as the month when world stock markets turned the corner. Every major market rose and if you were lucky – or wise – enough to be invested in Argentina, you'd have seen gains of over 22%.



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Deposit accounts - the good, the bad and the ugly

On Thursday March 5th 2009 the Bank of England reduced its base rate to 0.5% where it has remained ever since – and with fears about European defaults and a possible double-dip recession stalking the economy, it is unlikely to rise in the near future. Indeed, some economists are predicting that any rise before 2014 is now unlikely.



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Ethical investing - an overview

With the recent emphasis on sustainability and climate change, it would be easy to think that ethical investment is a relatively modern phenomenon. In fact, its roots can be traced back to 1758, when the Society of Friends (the Quakers) banned members from investing in the slave trade.



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Generation gap - educating the young about finance

Research by Aviva surveyed 2,000 UK consumers in July 2011, including 988 over 50s. The research looked specifically at what advice the over 50s would give younger people about their finances.



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MONTHLY ECONOMIC UPDATES

Good points

It seems most of the action in the investment markets happens around the first few days of the month, hence why our newsletter is issued around the 3rd of each month. We have seen another rollercoaster for the stock market and the Euro. Markets are priced at reasonable levels at the moment, even after the falls over the past few days. We expect volatility will remain high, but think overall the markets will move higher from here to the end of 2011.

Not so good points

The investment community really do not like uncertainty, therefore comments on a referendum from the Greek premier is not particularly welcome news, hence the 3-5% falls in world stocks over the last couple of days. Yet company and 'some' MACRO data has been exceeding estimates.

We feel the Euro zone leaders will whip Greece back in line, and plans for a considerable bailout fund will continue as originally planned.

AND FINALLY

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