

Want to Invest in Technology?

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Greetings!



Catherine
Maniscalco Avery

The downward move in stock prices we saw at the beginning of the year has recently turned around. But fundamentals in the market have not changed, so we do expect to see continued volatility in the market this year. Triple digits are becoming a normal occurrence lately.

At CAIM we take a long-term, stable view towards the market. Remember, our focus is on companies with strong financial stability, global brands, that reward shareholders with dividends. Dividends will continue to be a valuable component of investor returns in the stock market.

BMO's strategist, Jack Albin, agrees and recently wrote in a note to clients: *"In 1982, when easy monetary policy began in earnest, 10-year Treasuries were yielding 15.3 percent, a double digit percentage point gap over and above stock market yields. These days the dividend yield on the S&P 500 is actually 0.5 percent higher than a T-note quote. The narrowing yield differential between stocks and bonds has important implications for income investors. **Equities and dividends must play a larger role in retiree portfolios, especially when bond yields struggle against inflation. Unlike with fixed income, dividends have a better opportunity to keep pace should inflation pick up. Expect income from equities to take a bigger role in investor portfolios in the coming years.**"*

Happy Spring!

Warm regards,

Catherine

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The backbone of CAIM is to employ a classic long term investment strategy including dividend paying stocks. CAIM is an independent, women owned investment management firm specializing in managing investment portfolios for women and baby boomers.

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Want to Invest in Technology?

3 Top Firms With Cutting Edge Visions to Consider

Well-known technology companies are involved in ventures that make potentially great investments for your portfolio. These large companies are often overlooked for being visionaries in the tech field but a closer look reveals areas of leadership and innovation. Many investors like the idea of investing in a high-flying tech company but are not willing to live with the volatility of the stock price. These companies have the ability to take on new ventures while providing investors with stability by paying a dividend. Take a look at what these three CAIM owned companies are up to.

QUALCOMM (QCOM \$52.22, 3.68% yield). The American semiconductor company is a world leader in 3G and next generation mobile devices. SMART CITIES is their very latest initiative and may prove most interesting to investors.

By 2050, 70% of the world's population is expected to live in cities. With such high concentrations of people living in urban environments, concerns arise regarding energy consumption, operational costs and public safety. QUALCOMM is using their wireless expertise to address these issues by adding connectivity and intelligence. So, for example, under SMART BUILDINGS, advanced data related to power, security, occupancy, water and temperature is used to create algorithms that gives managers more comprehensive insights and control of their buildings - ultimately allowing them to cut costs, raise efficiencies, and optimize systems.

The same applications can be applied to infrastructure, transportation and energy. Detailed information on QUALCOMM's latest vision is available at: <https://www.qualcomm.com/products/smart-cities>

MICROSOFT (MSFT \$53.07, 2.71% dividend yield). Gaming is a \$91.5 billion market growing at 9%, and MICROSOFT, the world's largest software maker, is the creator and owner of the single most popular video gaming brand ever: Xbox.

MICROSOFT's Xbox 360 was a sales juggernaut and still the most popular and successful home gaming console. It's successor, and the company's most recent console, the Xbox One, was released in 21 markets in total in 2013, with a Chinese release on September 29, 2014.

The company has now shaken things up again with their March 1, 2016 announcement of the merger between their PC and Xbox divisions. This blurring of the lines between multiple devices means that users will now be able to play the same games across their PC, their Xbox, their tablet and their Smartphone. A big evolution and one worth investing in!

IBM (IBM \$142.36, 3.44% dividend yield). In 2015, in response to a diabetes epidemic doctors say is out of control, top American multinational and technology company, IBM, announced its' collaboration with Medtronic (another CAIM owned company) to try and take diabetes care to the next level.

Combining Medtronic's expertise in diabetes treatment with IBM's Watson cognitive technologies, the goal is to develop Medtronic solutions that will help people with diabetes improve their health and keep enjoying their lives, while reducing the burden of managing their condition. A pilot program took 600 anonymous patient cases and applied cognitive analytics to the data from Medtronic insulin pumps and glucose monitors. What they found was that they were able to predict hypoglycemia -extreme low blood sugar -up to three hours in advance of onset-early enough so a person with diabetes could take action to prevent a potentially dangerous health event.

Panic is Not a Strategy



2016 has just begun and already the market has given us all a scare. So what to do?

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2015 & 8th World Wonder



Happy New Year! I am glad to have 2015 behind us. It felt like a year of running on a treadmill; working up a sweat but getting nowhere. During 2015 we held exhaustive debates about whether or not [Read more](#)

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