

# ROGER R. BELL & COMPANY, INC.

Planning and Investment  
Advisory Services 



## NEWS

### FOR IMMEDIATE RELEASE

**Contact:** Roger R. Bell, II  
Phone: (540) 674-1200  
Email: Roger@RogerRBell.com

## Financial Planning Is Necessary Now More Than Ever

*Roger R. Bell and Company Founder Believes  
the Benefits of Planning Never Change*

Dublin, Va. (September 3, 2009) – Recently stock market rallies have pushed the major indexes above key psychological levels. For the Nasdaq and the S&P 500, those levels are 2,000 and 1,000, respectively. Economic indicators suggest the global economy is stabilizing and The Great Recession’s financial dark cloud may indeed be lifting. According to Dublin, Va.-based independent financial advisor Roger R. Bell, in this environment, financial planning is more important than ever. Yet, no matter how dynamic markets are, the core principles and benefits of financial planning never really change.

Bell, president of Roger R. Bell & Company, Inc., believes there are four immutable principles of financial planning:

**Peace of mind.** According to Bell, the need for peace of mind does not change regardless of market performance. In fact, when the markets are at their most turbulent, investors’ desire for peace of mind is even greater. Proper financial planning relieves anxiety. “Planning helps you get what you want

out of your life,” says Bell. “One of the biggest benefits of the process of financial planning is peace of mind.”

**Holistic planning.** Money is an equalizer. “I believe that wealth is a means to an end, not an end in itself,” says Bell. But, a person’s true goals and desires can be a mystery to them. It takes patience and hard work to have a clear, concise understanding of tolerance for risk and authentic life goals. “When making oatmeal cookies, if you take the shortcut and melt the butter in the microwave, the cookies turn out thin,” says Bell. “Folding the butter into the batter by hand allows the cookies to rise. If you microwave the ‘soft’ bits of planning, your plan will be likewise thin.”

**Plans are magical.** “There is an inherent power in planning,” says Bell. “Planning makes dreams come true. Financial plans create energy that is otherwise missing. Lack of planning causes disorientation, entropy and anxiety. Regardless of market conditions, financial planning, like magic, makes things better than they would otherwise be. Plans become self-fulfilling prophecies.”

**Capacity to invest.** Regardless of the fluctuations of the market, consistency in saving and investing over time is a winning strategy. It’s axiomatic. While the advice sounds simple, Bell advises his clients to pay attention to their ability to invest and save. “Pushing too hard or not hard enough can be disastrous for you, your family and your heirs,” he says. “It can affect generations. And it can adversely affect the clients’ willingness to pursue the financial plans they’ve carefully crafted.”

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### **About Roger R. Bell, II:**

Roger R. Bell, II has served as a trusted advocate to professionals, educators, small business owners and families in southwestern Virginia for the past 36 years, providing timely guidance on a wide range of financial matters that include portfolio management and investments, retirement, estate and trust planning/administration, divorce, eldercare and special needs. Roger provides personalized service and professional guidance on an hourly, project or retainer fee basis. For more information visit [www.RogerRBellandCompany.com](http://www.RogerRBellandCompany.com) or call (540) 674-1200