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ments such as options, futures or penny stocks to a 95-year-old widow living on a fixed income with a low risk tolerance Investors should be careful to review the risk profile of each investment recommenda-tion and seek the advice of an objective third party when in doubt Internet Fraud Internet investment frauds mirror the frauds perpe-

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stocks Though share prices of income stocks aren't expected to grow rapidly, the dividend acts as a kind of cushion beneath the share price Even if the market in general falls, income stocks are usually less affected because investors will still receive the dividend CYCLICAL STOCKSare called that because their fortunes tend to rise and fall

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includes putting money into stocks, bonds, mutual funds, or real estate (among many other things), or starting your own business Sometimes people refer to these options as "investment vehicles," which is just another way of saying "a way to invest" Each of these ...

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stocks have historically outperformed other investments such as bonds or savings accounts Over the long term, an investment in stocks has historically had an average return of around 10-12% Different Types Of Stocks There are two main types of stocks: common stock and preferred stock Common Stock Common stock is, well, common

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a portfolio featuring more stocks with greater growth opportunities Older investors nearing or already inretirement should prefer portfolios with a greaterpercentage of bonds (or other fixed income products) with their more reliable revenue streams and alower proportion of stocks with their

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