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### How to increase equity holdings in a mature market?

With patience and discipline. Money invested for perpetuity needs to be in equity, where returns average greater than 10%, rather than in debt where returns average 4%. Math demonstrates that equity at 10% doubles in 7.2 years while debt at 4% doubles in 18 years (Rule of 72). Higher equity allocations call for strong cash management techniques. Of course timing is crucial, so increasing equity should be done with patience and discipline.

Frank Givens, CPA

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