

Investments
to consider
now



Mutual funds in the 'right' accounts

MAKING THIS WEEK'S PICKS: Jorie Barnett Johnson, president of Financial Futures in East Windsor. Johnson says the company is an independent, fee-only financial planning firm specializing in individuals, couples and families just starting

to save for their goals. "Our philosophy is to invest in mutual funds and index funds as appropriate in taxable, tax-free and tax-deferred accounts for the long term," she says. Johnson, her firm and her clients may own some of these investments.

1. DODGE & COX INTERNATIONAL STOCK

PRICE	\$26.78
YTD	14.05%
3-YR AVG	19.04%
TICKER	DODFX

Johnson says too many individual investors are either underdiversified or have no international companies represented in their investment accounts.

"Most just feel more comfortable investing in companies they know — companies whose products they can see everyday," she says.

NOTE: Data are through Thursday

2. YACKTMAN FUND

PRICE	\$14.96
YTD	-1.84%
3-YR AVG	19.51%
TICKER	YACKX

This fund is classified as a multi-cap core fund. Johnson says despite the fund's year-to-date average of negative 1.9 percent, the fund should not be dismissed. This fund has outperformed its fund class for 10 years and is a solid long-term holding in a tax-deferred account, she says.

3. T. ROWE PRICE MID CAP VALUE

PRICE	\$22.00
YTD	8.16%
3-YR AVG	17.77%
TICKER	TRMCX

Johnson says this mid-cap fund has a good long-term record and can add diversification to a tax-deferred or IRA account. "Mid-cap funds historically have been more volatile than large-cap funds," she says. "They should be used to add diversification to your overall portfolio but not be relied upon to anchor a portfolio."

— Karin Price Mueller (kmueller@starledger.com)

The investments featured above are for readers to consider and do not constitute an offer to sell by any adviser, nor do they represent a recommended investment portfolio.