

REAL ESTATE AND OTHER INVESTMENTS

Mortgage Participation Certificates

A participation certificate (PC) is an investment in a group of mortgages that have been purchased by a government agency.

Name of Federal Agency	Agency Nickname
Government National Mortgage Association	Ginnie Mae
Federal Home Loan Mortgage Corporation	Freddie Mac
Federal National Mortgage Association	Fannie Mae
Student Loan Marketing Association	Sallie Mae
State of New York Mortgage Agency	Sonny Mae
New England Education Loan Marketing Corporation	Nellie Mae

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Investing in Gold

Gold, available in many forms, can be a good investment choice if you have the ability to predict the behavior of the market.

