

Cash Under Your Mattress: The SAFE T Bed

March 4, 2009 by [John Schloegel](#)

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The reality of the worldwide economic plight is reflected in stock prices. We have been trumpeting cash as the best position until economic conditions stabilize. However, we don't even have a guess as to when "stabilization" will occur, nor does anybody else. It could be years until things return to "normal."

We've also highlighted other "low risk" alternatives to cash for those with the slightest risk appetite, hopefully adding a little current yield above money market fund rates. Alas, there is substantial risk in almost every asset class these days. Cash still may be the better alternative than the slight loss that a low risk bond fund can bring in this market environment. (You can scroll back through all of our recent *Picks of the Week* [here](#)).

At the same time, parts of our banking system are insolvent. The specter of more FDIC bailouts and having to wait in line to redeem your FDIC-insured CD is displeasing for some. Investing your hard-earned money in "cash under your mattress" may not be so far-fetched. One opportunistic company has taken that idea to another level - and gives us a unique Pick Of The Week.

Hollandia International offers a \$20,400 SAFE T Bed, a [luxurious platinum level bed](#) with a heavy duty safe built right into the bed. It's quite the bed! The [New York Times](#) interviewed the company's owner and he claims the \$20,000 investment is a fine decision. You get both a good nights sleep and a safe place for your money.

In fact, Hollandia's press release suggests the initial idea for the SAFE T Bed came from an international customer wanting a place to safely store a handgun, yet close to him in bed for security reasons. Not coincidentally, the stocks of gun manufacturers Ruger (RGR) and Smith & Wesson (SWHC) have gone vertical in recent days as equity investors seek good ideas in a scary economy. Ruger was featured [here](#) exactly three months ago, and it's still a buy, even though we're up +50% already.

Storing cash (and guns) in a safe place is a good idea these days and every day. If you are fortunate enough to have \$20k to spend on a luxury bed, then we'd advise buying the SAFE T Bed. If you'd rather conserve the \$20k in your rainy day fund, we also advise keeping those dollars clear of the stock market. Best of Luck in these trying times.