



faith . discipline . patience

I always make sure I wear my glasses when I get behind the wheel.

I don't need glasses to read a book but certainly do if I want to see a road sign early enough for it to matter.

When it comes to investing I think far too many forget to adjust their vision.

I mean, does the recent stock and bond market drop make you consider changing your investments?

If so, you may need to put on your investing glasses and adjust your time horizon.

Hopefully, you already gave your finances enough wiggle room to prevent a change in spending levels just because your investments may have taken a temporary beating.

E.g. you may have set aside 3 – 5 years of planned withdrawals in something stable, like money market, CDs, or short-term government bonds.

Market drops like the current one is why you have this buffer in the first place.

To torture the driving analogy, you filled up enough gas and used the gas station facilities to last you through a traffic jam.

Bear markets are not pleasant but I encourage you to remember that, historically, bear markets have always been followed by bull markets. The ups more than outweigh the downs.

Don't get me wrong, I don't like this one bit. But I've trained myself to remember how this is normal, and that millions of people, right now, are working incredibly hard to make good business decisions that will lead to future business success.

In aggregate, I'm confident they will succeed gloriously and that sooner or later investors will bid the share prices back up.

If right now you hear the voice saying 'yes, easy for you to say, but there are so many people hurt by this economy' I encourage you to hold on to that thought while also being open to the possibility of a future market recovery.

The two are not mutually exclusive. They relate to different time horizons.

Keep your eyes on the road, focus on what lies farther ahead. We'll get through this bad spell, just like we have done so many times before.

Good luck.

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