

## **Fear vs. Faith**

As long-term investors we experience many cycles in the market with our portfolios. As the years 2000-2002 and 2007- 2009 have shown us some of those cycles are less pleasant than others. We work so hard to make sure we have a good plan, we are well diversified, we're managing risk appropriately and we own quality investments. Then we find ourselves in the middle of a bear market and economic recession wondering what to do and fear sets in.

During difficult periods in the market my belief is the battle being fought is the battle of Fear vs. Faith. Fear is one of the strongest emotions we have and sometimes can get a hold of us and influence us in ways that do more harm than good. Fear can cause us to panic at the worst possible time and make investment decisions that can cause set backs in our long-term plan. Fear can get us to bury our heads like an ostrich and hope that things blow over soon, paralyzing us in the middle of the storm. I don't want to discount the emotions that can come with long-term investing, declines in the market and economic recession. Those emotions are very real and need to be addressed.

I hope to share with you the other side of that battle. Faith in America, The American Economy, Great American Companies and the U.S. Markets. History, both recent and long-term, has shown us what a great country we live in and how the U.S. markets can overcome tragedy and crisis. The last eighty-five years have shown us that market declines of 5% happen about three times a year, declines of 10% happen almost annually and declines of 20% happen one out of every five years. Faith has its roots in what happens the rest of the time. Faith looks at what happens over the long-term, fear lives in the moment. Faith is fueled by history; fear is fueled by the media and headlines. Faith has a long-term outlook, fear only sees today. If we're going to have a financial plan designed to work toward our financial goals in life we will see many market cycles and at some point find ourselves fighting the battle of fear vs. faith. It's in those moments we need to turn to Faith, the same Faith that many Americans have recently rediscovered in our great nation. Have faith that America will pull itself up by the bootstraps one more time and continue to be the greatest nation in the world and that our economy as troubled as it has been is still considered the most stable in the world. Let Faith win the battle of long-term investing, Let it guide you through troubled times and let it drive that paralyzing fear into a corner where it can do no harm

God Bless this great nation, the country I am proud to call home!!!