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We often hear a volatile market described as a “roller-coaster,” with swings of several days or several weeks to the topside, followed by swings to the downside. I would personally describe this turbulent market as a “yo-yo.” The market swings are straight up and then straight down. This can be unsettling. However, when you take a longer term view, you may discover the market is in the same place as the beginning of the roller-coaster or yo-yo.

Although volatile markets are tough to endure, this is the time to think long term and avoid trying to time the market. Maintain a disciplined investment strategy. I encourage you to view your performance over three and five years, rather than day to day. If you have a need for money in a shorter period of time, please be sure to discuss that with your financial advisor.

The Wall Street Reform and Consumer Protection Act has been passed by Congress. One element of this act is the establishment of a new Consumer Financial Protection Bureau. This bureau is charged with ensuring American consumers get “clear, accurate information.” It has always been our goal to provide clear and accurate information to our clients. Please help us reach that goal by letting us know if you need additional information about your portfolio.

We appreciate your trust in CHOICE during these tumultuous market times. Please don't hesitate to contact your advisor with any concerns you may have.

Sincerely,

Donald A. Itzen, Founder
CHOICE ADVISORY GROUP