



February 6, 2020

Markets are breaking new records again today! Plus, it's an election year. The news is hyped up!

Daily predictions of a recession around the corner are everywhere. But that's not new. Every month for the last few decades brings a new reason to be afraid, to abandon your plan, and hide in the bunker until everything "settles down." (MAJOR mistake)

No doubt - the next 9 months (leading up to the election) will bring a lot of noise and chaos in the news headlines. I am not waiting for the next decline to come to send this important message, but rather sharing it on the day of the all-time highs:

Whether the markets are soaring up or screeching down, **all successful investing is goal-focused and planning-driven.**

All failed investing is market-focused and current-outlook-driven.

Please refer back to this email when the next time the Dow drops 5,000 points. Nobody can forecast the economy with any precision over time or perfectly time the markets so as to gain a consistent advantage over them. Recessions and declines will come and go.

Don't wait until the next big drop to get a checkup on your financial plan and investment strategy.

We can help you assess where you stand today and what you can do to get in a better financial position to reach your goals.

****If you aren't yet a Pacific Capital client, schedule a free 20-30 minute Goals Conversation® with us by visiting www.goalsconversation.com today - no cost or obligation involved. You may also click [HERE](#) for our google reviews.***

