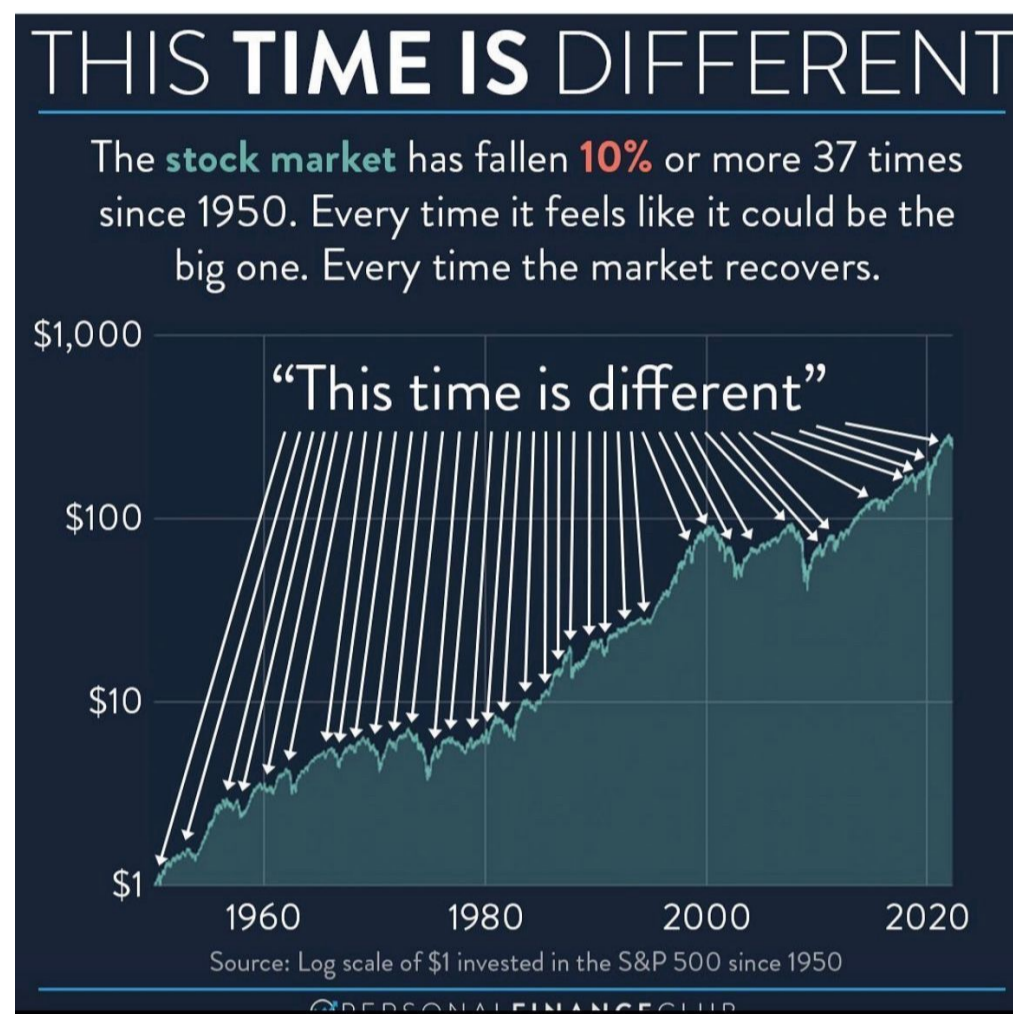


The 4 most dangerous words for an investor:



April 27th, 2023

Hello ,

The stock market has declined 10% or more 37 times since 1950. Last year was one of those years. Every time, it feels like this could be the big one. And yet, every time, the markets recover and grow higher. But most investors have very short-term memories.

The four most dangerous words an investor can say is: “This time is different.” When markets are down, the news media starts shrieking “there’s no end in sight.” But for long-term, goal-focused investors, market declines (stocks, real estate, etc) and high volatility could represent great opportunities.

At [PACIFIC CAPITAL](#) , our mission for clients continues: not to insulate you from short-term volatility, but to minimize your long-term regret.

Don’t rely on the news or your amateur friends for financial advice. Make your personal investment decisions with good professional counsel in your corner. Ignore the scary news headlines and don’t get caught up in it (I bet you didn’t know that so far in 2023 the NASDAQ and S&P 500 are up 7% and 14% year to date).

If you have questions about your investment strategy and have a desire to get a second set of eyes looking at your financial life, [CLICK HERE](#) to schedule a conversation!

Ps. If you’ve got kids under the age of 18, check out the podcast I’m co-hosting (with a Pacific Capital client) called [“The Smart Money Parenting Show.”](#)

Pps. The image above is from the Instagram acct of [Jeremy Schneider](#) on personal finance. Great visual reminder about why we must stay invested through uncertainty!

Sincerely,



[SCHEDULE A CALL](#)

[REFER SOMEONE](#)

