

I have an article pinned on my work bulletin board titled “A Stock Market Meltdown Doesn’t Scare Your Advisor, You Do”. It was written in 2016, a year of Brexit, the Clinton/Trump election cycle, and crude oil prices falling below \$27. In 2017 the S&P 500 was up 21.8%. It can be easy to sell when markets appear to be poised for a selloff. What is more challenging is getting back in. Worrying about weekly, monthly or even annual stock market performance can cause clients to fall into a buy high sell low investment strategy. There is a saying “Successful investing is time in the market, not timing the market”. That said, headlines can be frightening and our primary objective at Cameron Wealth Management is to make certain our clients are sleeping well with their investment strategy. Making certain that funds needed over 2 to 3 years are set aside in short term assets like treasury bills, CDs and money market funds can reduce the anxiety of a volatile market knowing investments in the stock market are long term.

I find it helps to control the things I can control.

- Have an estimate of your cash flow needs above and beyond your income for the next two to three years. Those funds should not be in the stock market.
- Make certain your will and estate plan are up to date. Have a conversation with your family, beneficiaries, powers of attorney, financial and medical representatives now so there are no surprises later.
- Do what you can to protect your personal information from the dark web. Attached has helpful information. Consider applying for an Identity Protection PIN preventing anyone from filing a tax return using your social security number. [Identity Protection PIN IRS](#)
- Establish an evacuation plan. You may not need everything on this list, but it may be helpful to review.
- Enjoy time with friends and family. Many years ago, Charlie and I worked at limiting the things we *should* do and tried to focus on the ones we *wanted* to do.
- In the immortal words of Charlie Cameron, make a difference.
- If you are concerned about your existing financial strategy, or simply want reinforcement, please contact us.

And sometimes, if it all gets too much, turn off the news and go outside.

Lyn Cameron

“The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege.” -Charlie Cameron

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