



# PERSONALIZED INVESTMENT PLANNING INC.

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I just finished drafting a brief summary of the media take on the current market decline (sometimes referred to as a correction). I have titled it "Here we go Again".

I would have to think that most of us, if not all of us remember October 2008 and August 2011 when the media gleefully predicted the end of the financial world as we knew it then.

Needless to say, those with cooler heads prevailed while benefitting from market resurgence in the months that followed.

As I have said many times before, that if you let the media give you guidance and direction you will fall into the buy high and sell low trap. This is something we do not recommend.

As always, my advice is to stay the course. If history has taught us anything, it is that markets have ups and downs and that it is better to take advantage of a down market than an up market.

In conclusion, my advice to you is not to follow the lead of those consumed by media driven panic. Patience is a virtue and it always pays to be patient.

Sincerely,

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