



## LightForce Financial

Hi- Ben here!

Things seem volatile right now...

But don't they always? If you turn on the news, you'll find numerous opinions—and most saying the sky is falling (even in the quiet, peaceful times). It's helpful (at least for me) to remind myself that every talking head has to have folks like me tune in for them to stay in business...and folks don't tune in for level-headed, commonsensical commentary.

We live in a society of sound bites and short video clips that go "viral." The more outrageous, the more notoriety, and, therefore, the more social capital the person acquires. I think some people are willing to say and write literally anything to keep people clicking and watching. And for every 1 time some Nostradamus gets it right, they have 9 predictions that aren't publicized where they got it wrong.

**DON'T FALL FOR IT!**



Don't spend your life worrying about every little up and down. Have faith in capital markets, in businesses and in our country. Long-term thinking over short-term.

I'm not saying you should completely unplug from the news, the talking heads, and internet articles. After all, for a lot of folks, we're talking about your life savings! And believe me, I get nervous and tune in just like anybody else—so you're not irrational if you feel some fear. Further, we closely watch for changes in the economic environment in order to try to protect our retirement planning clients in the bad times! We're always monitoring [leading economic indicators](#), among other things, to try to understand if the economy might be heading towards a recession.

But what I *am* saying is that we should keep in mind the game those in the (financial) media are playing. They can't go out there and say something as logical and straightforward as "this crisis du jour is a flash in the pan compared to the 200+ year history of wealth creation in this country fueled by capital." If they did, do you think they'd have as many viewers? Sell as many ads? Get as many sound bites into other media outlets?

And if you heard this common sense statement tonight on the news, would you take a deep breath? Maybe go for a walk with your significant other and smell a few roses?

It *is* volatile right now...and it always will be. There will always be threats, instability, and those who are calling for the sky to fall.

And, you know what? Maybe this time the sky actually does fall...

The question really becomes, "what can we do to help you sleep better at night?" What plan can we work on together to help you be a more disciplined investor? What strategy is going to allow you to take a walk rather than tuning in for more excruciating details on this crisis du jour?

Reach out if you have any thoughts or if we can help you craft a better plan-- we're always here to help!

Best,

Ben

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