

FIRST QUARTER 2016

Is this another 2008 for the stock market?

by [Paul R. La Monica](#) [@lamicabuzz](#) January 7, 2016: 12:21 PM ET

The calendar may say 2016, but some investors are starting to worry that it could be another 2008. Stocks around the world plunged again on Thursday. The market volatility in China has raised concerns that a new financial crisis may be just around the corner. Billionaire investor George Soros sounded the 2008 alarm bells Thursday.

Sell everything! 2016 will be a 'cataclysmic year,' warns RBS

by Jim Boulden [@CNNMoneyInvest](#) January 12, 2016: 10:51 AM ET

Stock Market Ends Sharply Lower as Worries about Economy Surface

By PETER EAVIS JAN. 15, 2016

Great News! 2016 Bear Market Not Happening, These Charts Predict

By Simon Maierhofer [Follow](#) 03/04/16 - 11:08 AM EST

Alright enough already! Once again we find that the need for attention is far greater than the value of the information that the headlines deliver. We read the headlines, how could we not? “The End of Life as we know it” is always good copy; it sells papers, gets web views and stirs up our hormones (especially our fight or flight response). When the news appeals to our lizard brain we react whether we want to or not.

When we were still hunter-gathers, fast, instinctive decisions saved our ancestors lives enough times to make this response a part of our genetic code. However; if George Soros, one of the greatest investors of all time,¹ is capable of sometimes jumping to the wrong conclusions why do we believe that our reactive decisions will be accurate at all?

In the matter of a few weeks the headlines have gone from Cataclysmic to Great News which is not really helpful for our long term planning decisions.

The noise of today, tomorrow, next week, and next month should have little if any impact on our long term investment plans. We must build our investment plans around our long term needs, fear has no place in making our decisions.

“IS OUR MONEY SAFE?” “ARE WE GUARANTEED FROM LOSS?” Absolutely not! There is no such thing as a risk free investment, there are no sure bets in investments, or life for that matter.

¹ Money Week 03/18/2016

If you want to be able to retire comfortably, you need to have a plan. You need information. You need to consolidate all of your data so that whatever plan you are working on is as accurate as possible. Your plan needs to be alive and adaptable to be able to incorporate new information. By coordinating your plan with your investments you will be able to have better information, and better information means better decisions. You are not the market on Jan 12th 2016, you are not just the vacation that you want to take in 2017, you are made up of many parts that need to work together to achieve your goals. Let us help you plan holistically to make your future be better than any headline.

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