

## Top 10 Things to Do When the Market Drops

1. Don't panic. Stocks often rise and fall dramatically. Call a financial consultant to get an investment professional's view of current conditions.
2. Remember that over the long-term, no other investment has outpaced stocks. In fact, since 1926, stocks returned an average 11.2% per year. (Past performance is not indicative of future results.)
3. Don't panic. Keep in mind that the stock market is an auction market – based on what buyers are willing to pay – and what sellers are willing to accept.
4. Think logically – not emotionally. Try to understand the forces affecting your investments.
5. Don't panic. Just make sure you're invested in companies that are still fundamentally strong.
6. Sell the real losers in your portfolio to offset gains – and reduce your taxes.
7. Don't panic. Talk to a financial person about diversifying among different asset classes, so that when one segment goes down, your entire portfolio won't be impacted.
8. Be patient. Remember the longer you hold a stock, the less likely it is that its price will fall below what you paid for it.
9. Do nothing. A downturn in the market may be just a correction, getting stock prices more in line with their true values.
10. Don't panic. Chances are your financial representative has been there, done that – and can put everything in perspective.

As with any investment plan, yours has to be tailor made to fit your investment style and risk tolerance. Please call me if you have any questions or concerns about your financial plan.

Janet Lee Porter  
Harvest Capital LLC  
94 North Elm Street, Suite 208  
P.O. Box 622  
Westfield, MA 01086

(413) 562-6228