

Dear Clients,

The end of the world has been predicted for years!

If you haven't already, please listen to my latest webcast dated July 23, 2015 and read the latest enews dated August 11, 2015. The information in these communications, from experts, foresaw this downward swing. Market volatility has been anticipated for quite some time. Clients have seen volatility in the past, and you may see volatility in the future.

In the August 11, 2015 enews I quoted Dr. Quincy Krosby and attached her quarterly newsletter, where she discussed a 10% market downturn. Dr. Krosby and other economists consider this a normal part of the market cycle. The market Dow high this year was about 18,300*, as both my webcast and enews showed. Based on 18,300, a 10% downturn would represent the Dow dropping to 16,000.

The TV noise machine is again playing Chicken Little and the sky is falling! What they fail to mention is that in 2008 the Dow range was 6,547** at the bottom* and then jumped back to 14,000***. At the current 16,000 plus****, the Dow is STILL higher than the 14,000, which was considered extraordinary and unpredictable by the same TV noise machine.

To sell low because of media fear is how people may lose money. Unless YOUR goals have changed, this downturn is an opportunity to receive dividends at low prices and invest at lower prices.

Please feel free to contact my office by email or phone if you have any questions after listening to my webcast and reading my enews.


Please make sure to call me before making any changes to your investments.

The webcast and enews can be viewed from my website - www.joannorton.com.

Best Regards,
Joan K. Norton, CMFC, RFC, LLC
Independent Financial Advisor

If you would like a binder for all your important financial documents, please email me at joannorton@joannorton.com and I will be happy to send you one. Like many of you, I receive spam e-mails on a daily basis. To avoid deleting any important client questions or information, please include your full name in the subject line.

P.S. Please forward this commentary to family, friends, or colleagues that may be interested. If you would like us to add them to the list, please reply to this email. with their email address and we'll ask for their permission to be added.



* 18,300 - August 16, 2015 - Yahoo Finance
** 6,547 - March 9, 2009 - Yahoo Finance
*** 14,000 - February 1, 2013 - Yahoo Finance
**** 16,000 - August 21, 2015 - Yahoo Finance

* Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

* Consult your financial professional before making any investment decision.

* You cannot invest directly in an index. * Past performance does not guarantee future results.

* Diversification does not assure or guarantee better performance and cannot eliminate the risk of investment losses.

* Guarantees subject to the claims paying ability of the issuer.

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