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New Year's Greetings

For financial markets, 2011 was a year marked by a battle between extremes in uncertainty and extremes in valuations – a tug-of-war that ultimately ended in a draw, with only minor gains or losses in major asset classes. In 2012, a similar backdrop awaits investors, as valuations have become even more extreme with the yields on many long-term Treasury bonds now well below core inflation, and P/E ratios falling even lower despite still-rising earnings.[1]

Simultaneously, uncertainty about oil prices, U.S. monetary and fiscal policy, slowing growth in the emerging world and the still unresolved European debt crisis will likely continue to cause uncomfortable daily market swings.[1]

We are in an era of healing from the collapse of debt in 2008. Like after a serious car accident, it takes time for everything to heal and work without pain. I expect good and bad days ahead. Ultimately, I am optimistic.

My mission as your planner is to help preserve your lifestyles and to create long term strategies that are designed to preserve your capital from erosion due to inflation or collapse.

The key to making successful, long term decisions is dependent on "ignoring the noise", discounting emotions of panic, and investing based on analytical facts, not feelings.

1. Kelly, David – JP Morgan – Guide to the Markets Call. January 5, 2012