

In a world of confusion and negativity, investment success still rests on a few simple principles:

- Do not use a short time frame to define success or failure. Investing is a marathon not a 100 yard dash.
- Time in the market is more important than market timing.
- Quell your emotions before making investment decisions.
- Periods of difficulty, negativity and confusion usually represent long-term buying opportunities.
- Bull markets ignore bad news and bear markets ignore good news. In a negative environment, look for the underlying positives. Problems eventually get resolved.
- Invest in quality.
- Do not borrow to buy securities. Borrowing makes time your enemy and adds emotional pressure.
- Invest over a period of time in order to take advantage of price declines. A regular monthly investment program is ideal for accumulating wealth.
- Use a professional Investment Advisor who puts you first and to whom you can relate. This is your most important investment decision.

Telephone to arrange an appointment.



**Caldwell
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INVESTMENT SUCCESS IS ABOUT IDEAS

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