



As we prepare to welcome 2019 and bring 2018 to a close, it is the appropriate point to address this return to market volatility, and to share with you some enhancements to my team. Please feel free to share this message with family and friends, keeping in mind they may not be receiving the same level of communication at this volatile time when it is so beneficial.

Over the past few years I have consistently communicated a key message that is even more important today than it has been during the 10 years since the Great Recession of 2008: Volatility is a reality when investing. Our focus is always on the long term; we expect volatility and we prepare for it in our portfolio construction.

It is important to consider this as volatility has arrived with a vengeance, with big market moves, both up and down, an almost daily occurrence. In contrast, 2017 was the least volatile year for markets in over 40 years, making this period even more noticeable. My September 2018 communication identified **10 Investor Affirmations to Ensure Financial Success**, points intended to assist you in navigating volatile markets at any point in the future when they arrive. The level of volatility we have experienced since then has made that communication even more important and timely. The Investor Affirmations are an additional resource that, when used effectively, will make you a **better than average investor**. I believe they are so useful that I have attached them below as a refresher.

As difficult as it is for me to admit, I cannot predict the future of financial markets. One thing I can do is help you navigate them, finding opportunity and enhancing long term returns through application of good planning and investment recommendations. We are working on these activities every day, so if at any time should you have any concerns, or you just want to talk about things, please reach out. That is why I'm here.

As a Financial Advisor who is focused on doing the best work possible for my clients, I have taken many steps to increase my ability to positively impact your financial well-being. In keeping with that principle, I want to introduce **Jennifer Hutchings**, our new **Office Coordinator**. Jennifer joined my team at the beginning of October, and she brings considerable experience and technical skills in the coordination of the complex activities that embody the work we do for you, our client. Jennifer joins Kate, Connie, and Michelle on my team and her work increases our capacity to assist you in achieving your financial objectives.

It is during times like these that we can add the most value. We have continually invested in our ability to assist you in managing your financial picture, and we will continue to do so. I appreciate your trust and **as always, if you have any questions or you want to discuss your next planning topic, please do not hesitate to reach out to me. I look forward to chatting with you soon.**

Key Investor Affirmations to Ensure Financial Success

Because successful investing often requires going against your basic human instinct, investors can be their own worst enemy, behaving in ways to prevent them from reaching their financial goals. Next time the investment market goes down, remind yourself what you will and will not do as a better-than-average investor.

1. I WILL stick to the investment plan I set when things were calm, especially when I'm feeling anything but calm. When my emotions are running high is the wrong time to make rational decisions, including rethinking my investment objectives.

2. I WILL NOT try to predict the future or listen to those who claim they can. Whatever happens next is anyone's guess. I can take comfort in knowing the value of the investments I own.

3. I WILL listen to my Financial Advisor when I am panicked. Once I've done my homework and have partnered with a skilled and principled advisor whom I trust, I may need them to be both my Financial Advisor and informal psychologist.

4. I WILL NOT crave uncertainty. Although it's in my nature to seek assurances, I accept that the stock market is driven by events that can't be consistently forecast.

5. I WILL avoid noise. Reading negative headlines leads to negative thoughts, which can lead to negative actions that negatively affect my long-term outcome as an investor.

6. I WILL NOT make investing harder than it needs to be. Just because making money in the market isn't easy, doesn't mean some complex investment strategy that I don't fully grasp is the answer.

7. I WILL treat the latest investment fad as exactly that - a fad. The tried and true, as boring as it may seem, is the greatest potential to help me compare to an unproven investment approach, no matter how trendy.

8. I WILL NOT expect the stock market to only rise in value. While losses aren't enjoyable, they are inevitable and I should keep my long-term investment goals in mind.

9. I WILL resist the urge to act but no action is required. Time in the market is key, not timing the market.

10. I WILL only look at my investment account statements as often as is absolutely necessary. The more I check in, the more short-term focused I become to the detriment of my long-term investment performance.

This commentary is for general information only and is not intended to provide specific personalized advice. The opinions expressed are those of Shawn Christianson and not necessarily those of Aligned Capital Partners Inc. (ACPI).

Christianson Financial Ltd. and Christianson Securities of ACPI are separate legal entities. Christianson Financial is an investments trade name of Aligned Capital Partners Inc. (ACPI), a member of the Canadian Investor Protection Fund (CIPF.ca) and the Investment Industry Regulatory Organization of Canada (IIROC.ca). All non-securities related business conducted by your Advisor as a representative of Christianson Financial Ltd. is not in his capacity as an agent of ACPI. Investment products are provided by ACPI and include, but are not limited to, mutual funds, stocks, and bonds. Shawn Christianson is registered to advise clients resident in the provinces of NS, ON and AB.

Investment products are provided by Aligned Capital Partners Inc. ("ACPI"). Any advice which may be given in respect of non-securities services is given by your advisor solely, and no such advice is given in their capacity as an agent of ACPI. Accordingly, ACPI is not liable and/or responsible for any non-investment related business conducted by Christianson Financial. The Canadian Investor Protection Fund (CIPF) does not cover any non-securities related business conducted by Christianson Financial.