

## Market Update – July 1, 2010

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Financial Focus 1903 Wright Pl., #150 Carlsbad, CA 92008 (760) 431-3040

You'll find our Market Update a bit different this time. Certainly facts and figures are important – but they often don't tell the whole story, the story of the people behind the facts and figures and how we cope in these times of crisis both here and abroad.

Indeed, these are uncertain times, and for many people, there is a great deal of anxiety over the current economic turmoil. It's hard, sometimes, not to feel powerless and even feel at a loss of how to cope. We're seeing people who think they may lose their job or have actually lost it, people who have marriages are struggling from the stress of uncertain financial issues, people who realize they can't be certain they can retire early to the lifestyle they had planned.....unsettling, to be sure.

Thanks in no small part to our almost immediate access, never mind constant exposure, to "the news," we're bombarded with stories about people losing their jobs, not being able to find a new one, homeowners walking away from upside down homes – not to mention the fluctuating values of their investment and retirement portfolios. If not careful, we can start to believe that everything and everyone is at extreme risk.

Radio legend Paul Harvey once said, "In times like these, it helps to recall that there have always been times like these." We say, so true..... perspective is important. The following are a few thoughts to consider that may help you weather the current stormy seas our world finds itself in these days.

### **Go on a media diet....**

Certainly you'll want to keep up with current events but the truth is that the media amplifies the inherent fear in people. Remember that much of what goes on in the media is hype and overstatement - *sensationalize* being its middle name. It is far better to trust your common sense and not let outside influences breed more uncertainty in your life.

### **Do unto others.....**

Fear and uncertainty can drive us into an isolated corner. By focusing on areas where we can be of value to others, we can help instill confidence and even relief into their lives. Often when we see others sensing our confidence, steadfastness and contribution, it can take the focus off of our own worry. We become a source of inspiration to others so the value we bring to them increases.

### **Focus on what's available to you now, not what's missing.....**

Uncertainty seems to have a way of putting our focus on lack and limitation. When times get tough, we tend to fixate on what is no longer available to us. Try focusing on what resources are available now. What skills, talents and inspired ideas can you use right this minute to

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improve your circumstances? Resourcefulness is a great discipline in times of uncertainty, and the results could prove more powerful when things turn positive again.

### **Accept the things we cannot change.....**

No matter what is happening in the world, we can't control people, places or things. We can, however, control our responses to the events in our own life. Everything is a choice. In any situation, everyone has to make a basic decision: complain or engage life. Life will always be full of surprises, twists, turns- it's always going to be something.

### **Always be in gratitude.....**

No matter how bad it is, there is ALWAYS something in your life for which you can be grateful... starting with the fact that you are still alive and able to play the game of life! It's hard to feel lacking and limitation when you're focused on being grateful. Learn from yesterday, live for today and hope for tomorrow.

### **A few things we're grateful for.....**

Barbara's daughter, Jesslan, graduated from Tri-City Christian in June. Proud grandparents arrived from North Carolina and, many aunts, uncles and cousins came to witness this milestone in her life. Jesslan will attend the Art Institute of Orange County to study Digital Photography. She's busy packing a few of her favorite things to take with her on her newest adventure.

Gloria's granddaughter, Jerianne, just completed her sophomore year and lettered in track and cross country. This may not seem all that special but those of you who remember Jerianne's life threatening battle with a rattlesnake bite four years ago, know that she was not only fortunate to have survived but was not expected to be able to walk without a brace. Grandson Travis was accepted to the Air Force Academy in Colorado Springs CO and left last week for the beginning of this exciting journey. Travis dream has always been to fly.....here he goes. Lots for which to be grateful.

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