

Patience is a Virtue

Recent events on financial markets have been unsettling to say the least but volatile and uncertain financial markets are nothing new - on this occasion the worry is Government debt, in 2008 it was corporate debt. The reality is that the markets always have been and always will be vulnerable to short term shocks but it should never be forgotten that the long term driving force of stockmarkets is the ability of companies to grow.

At times like this it is often tempting, for fear of loss, to abandon one's long term investment plans and move into cash (with a view to reinvesting when markets are lower). However, this can be extremely difficult to time correctly as sharp falls in stockmarkets (and sharp rises) tend to be concentrated into short periods of time. Indeed, research by Fidelity International shows that if you had been invested in the UK stockmarket over the last 15 years and if you had missed just the best 10 market days over

this period, your annual return would have been cut by more than half! (Source: Datastream from 30/04/96 to 29/04/11)

Investment in the stockmarket can be very rewarding but it is only recommended for the long term investor. Clearly there are risks and those investors that are unwilling to accept these risks should invest elsewhere. Importantly, despite all of the economic gloom many companies, of all sizes, continue to perform well and generate healthy profits.

With so much uncertainty, it is more important than ever that investors take professional advice in order to ensure that they have investments that are well diversified and in keeping with their tolerance of risk. **If you would like to review your existing investments or wish to consider new investments then please contact us (initial meetings are always without cost). Please see our advert below.**

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