

## Nicole Ferrell

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**From:** Parkhurst Financial Services, Inc. <info@parkhurstfinancial.com>  
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**To:** nicole@parkhurstfinancial.com  
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**FEAR...is the driving factor for market correction. The recent Dow drop of 1000 points is the biggest decline in two years. Ten-year Treasury bonds are at a record low. Gold prices are climbing to a seven-year high as the coronavirus seems to be spreading at an alarming rate.**

**The body's immune response to infection is often more painful than the infection itself. The same is true of epidemics and the effect of the economy on *your emotional state*.**

**Your portfolios are well diversified and suited to your individual risk tolerance -- and they are designed for long-term investing. They are reviewed annually and adjusted as needed.**

**For over 49 years we have reminded our clients that when fear turns to panic, your emotions impact rational decisions, and we need to stay fully invested.**

**We hope this provides some additional insight that will help us achieve long term positive results. Please remember, we are still here and still care.**

**Jim and Jon**



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