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From: Parkhurst Financial Services, Inc. <info@parkhurstfinancial.com>
Sent: Tuesday, March 24, 2020 12:19 PM
To: nicole@parkhurstfinancial.com
Subject: [Test] Market Volatility

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The coronavirus has taken the world by surprise, the likes of which the global economy and world has never seen. Global fear has driven the DOW down 37% in 40 days. Fortunately, our client's portfolios are well diversified globally with bonds and fixed income and are down substantially less. This volatility will continue for months before global markets turn around. We will continue to see bounces up and down.

I want to discuss the real issue, emotions impacting investor behavior when fear turns to panic and irrational decisions are made to pull out of the market turning paper losses to real losses. Your investor behavior is the key to your and your family's financial future. We ask that you to please stay focused on the long-term time horizon. Selling out of the market now turns paper losses into real losses.

Because we care about you and your family, it is critical that you not only practice, but express the importance of social distancing to your kids and grandchildren. This is the only way we will stop the spread of the virus.

History in every major market correction has shown that the timing of the recovery cannot be determined, but what it does show is clients who stayed the course in their portfolios are rewarded.

**Wishing you all well,
Jim and Jon**



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