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*In This Issue:*  
*Volatility on Wall Street*



Today's news headlines are focused on financial markets in crisis. With the bail out of Fannie Mae and Freddie Mac and the struggles of Lehman Brothers, Merrill Lynch and AIG creating uncertainty in the market, you may have anxiety regarding your investments. You may even be considering disregarding the well-laid plan that we built.

No one knows how the market will ultimately respond, although further consolidation may be likely. However, history shows that the capital markets are creative and resilient. Although there is no guarantee that history will repeat itself, we believe that the historical record justifies confidence in the financial markets long-term.

Keep in mind that we created your investment plan considering your time horizon, your investment goals, and your risk tolerance. It is not possible to eliminate market fluctuation; however, fear-based reactions can make a temporary loss permanent. Long-term investment plans take into account that tough markets - even bear markets - are a fact of investing and are often a catalyst for new opportunities.

The past indicates that in the face of challenging times, prudent investors who stay the course may gain in the long run. The pattern of recoveries in the market and the danger of emotional decision-making point firmly to this significance - stay focused, remain patient, and maintain the investment decisions you made in the calm market.

If you want to discuss your investment plan, we are available to review your objectives. In the meantime, resist the impulse to allow short-term market turmoil to undermine long-term rational planning.

Warmest Regards,

Stage 2 Planning Partners

This is for general information only and is not intended to provide specific investment advice or recommendations for any individual. It is suggested that you consult your financial professional, attorney, or tax advisor with regard to your individual situation. Comments concerning the past performance are not intended to be forward looking and should not be viewed as an indication of future results.

We believe that a successful wealth management relationship starts with clarity of purpose.

Before embarking on any plans or strategies with our Client, we first seek to develop a clear understanding of your personal and financial goals.

We then work with you to select and implement strategies that will help you move toward your goals.

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