We know when there is global panic, it affects all of us in one form or another. While we have not had a lot of calls into our office, we know that many people are concerned. We are proactively dialing out as fast as we can in order to reach out to you about these concerns. Our clients tell us over and over, "you have trained us well." Even still, we know some are nervous about current events.

Those few prompted us to write.

It is natural to have some fear of the unknown. We are all human and when "they" yell long enough and loud enough that the sky is falling, we all look up! Today, there are several unknowns. The outbreak of a new strain of a virus, the unpredictability of the economic impact, and a price war in the production of oil are all factors at play in the market.

Markets hate and fear unknowns. Neither you, nor I, or any of the "experts" have control. We do, however, have absolute control over how we respond to the unknowns. As we say as often as we can, sometimes **NOT REACTING** is **ACTUALLY REACTING**.

The last thing we want is for a plan to be derailed by reacting to short term unknowns. Are our portfolios worth less today than two weeks ago when they reached a record high? Yes. Are the businesses you own in your portfolio now worthless? No. Will they be? Speaking broadly, that is highly unlikely. Think of the companies you did business with today even before you got in your car and all the businesses you have patronized since. Those businesses that we all interact with daily are the types of businesses we own in our portfolios.

We try not to worry about the markets because they are not within our control. We do, however, worry about how our friends, family, and clients are feeling and we hope that by reaching out to you in every way possible, we are helping you know the best way to react to something you can't control is to not react at all.

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