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As a calm year comes to a close, now is the perfect time for reflection and planning for the year ahead. Even though 2014 was subdued compared to previous years, we are still witnessing the same behavioral patterns that adversely affect investor performance. What we observe is that people tend to focus on the things that matter least while overlooking what matters most. Many people concentrate on the areas they have little or no control over. Since the fear-driven market cycles are no longer controlling our decisions, perhaps it's best to focus on the things we can control.

Assuming you have an appropriately allocated investment

strategy in place, your time would be better spent planning rather than trying to forecast the movements of the market. Without the influence of emotion, we advise thoroughly reviewing your financial picture — investment portfolios aside — and meeting with the appropriate professionals (estate attorneys, CPAs, insurance agents, etc.). These practices ultimately will have a greater impact than any short-term movements in the market.

As long as you remain consistently disciplined as an investor, you will reach your goals. Fluctuations are normal, and if we understand that then we can respond and prosper with corresponding growth.