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MARKET MATTERS: Don't let April fool you into neglecting your portfolio

By Joseph Matthews

April 22, 2018

March didn't exactly go out like a lamb, and April made its own lion-like entry to our region. Now, though, it seems as if signs of spring are finally materializing.

For most of us, April Fool's Day was a time to play light-hearted pranks on our friends and family; and whether you found yourself at the end of a prank or conducting one, it is incumbent for all of us to remember that there are some things that are not a joke - regardless of what day it is. Perhaps one of the foremost among them are our financial portfolios.

The stock market has been something of a roller coaster lately while the economy continues to chug along. So, what to make of your portfolio? Buy on the dips? Sell? Do nothing?

Whether or not you have made a profit in your portfolio, now is a good time to review it. Have you missed important signals regarding one of your holdings? Is the company you invested in a year ago still a solid investment? If the stock has declined, is it time to buy more?

Balance certainly is key, particularly with the recent volatility of the market in mind. In recent weeks, there have been many reversals on both ends of the spectrum, some the result of obvious causes, others more obscure.

Tumultuous times can cause both headaches and opportunities for investors. There are guidelines to keep in mind that can help smooth out the jagged edges and keep us calm during turmoil. No matter what, we should keep the basics in mind: sector allocation, risk tolerance and time horizon.

Regardless of our age or the amount of money being invested, we should regularly review how much we have to invest and where, how much we feel comfortable investing in higher risk equities, and the length of time it should take to realize our near-, mid-term and long-term goals. Regardless of age or income, we also should focus on a balanced portfolio and regularly check to see if we are on track across the investment spectrum.

Of course, age can be factor in some of these decisions, with some suggesting that investing heavily in equities is more reasonable for younger investors. However, that could also apply to older investors depending on when they intend to retire and with growing life expectancy after retirement.

Some days appear to be perfect for investing with the market dipping significantly, providing some bargains on mature stocks that almost certainly will rebound. There also are opportunities with emerging stocks, some of which likely will go on to become stalwart producers; but the key is knowing which are solid and which have a better chance of tanking. Seek the support of a financial adviser if you have questions about your existing or potential investments. Teamwork can be a major positive factor on the road to reaching your financial goals.

While people look forward to a fool's day once a year as a time to play tricks on their friends, always being conscientious about your financial portfolio will ensure you aren't a fool - any day of the year.

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