

**Markets Continue To Stress Investors!
"And There Is Abundant Hope & Faith"**

**Merchant Of Hope &
Prosperity**

(Sept 28,2001)

"Where Client Goals Become Our Goals"

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Professional Investments

www.timothyross.com Public Speaking Link

"Thank You for hanging in there! It's not over yet! "

"Your true success in life begins only when you make the commitment to become excellent at what you do." -- Brian Tracy

Sharathon 2001. <http://chri.ca/eplledge.shtml> Last night on the drive home , the radio station had met their goal, raising over \$ 40,000 in 2 days. This is great! If you haven't made your pledge, I encourage you to do so! Remember my challenge, and also special note , last night over 700 people had made pledges , and about 70 (10% by e-pledge) Kinda Neat Stuff! Thank You , and Blessings "MHP"

Markets Continue To Stress Investors! So Here is some info on how to deal with other stresses in life !

BUT There is Hope ("and personally I have faith that over the long term things will be back to normal ")

It looks like the last trading day of the quarter will be a positive one on the markets. Futures are pointing to a strong opening on Wall Street. At 8:00 a.m. eastern time, December futures on the S&P 500 were up 8.5 to 1,031, suggesting a 0.9% gain when trading resumes. NASDAQ futures climbed 19 to 1,167 while Dow Jones futures rose 52 to 8,736. General Motors, Intel and Cisco, which fell in the wake of the September 11 attacks on the U.S., all gained in pre-market trading. Sony shares tumbled after the electronics giant slashed its profit estimates, citing weakness in consumer products. The Canadian dollar opened virtually unchanged this morning at 63.39 cents U.S. , after closing near record lows yesterday. In economic news, Canada's GDP shrank 0.1% in July, in line with analysts' predictions. Statistics Canada says weakness in the economy

was concentrated in the manufacturing sector. South of the border, the U.S. economy grew at a revised 0.3% pace in the second quarter, up from the previous 0.2% rate. Analysts had expected a decrease, to 0.1%. European markets were higher in midday trading as investors bought shares of companies expected to benefit from an anticipated economic rebound in 2002. ING, Barclays and Axa, Europe's biggest insurer, all gained. Europe's indexes have bounced back after declining sharply in the days following the attacks in the U.S. Markets in England, France and Germany are likely to post their biggest weekly gains in more than 10 years. Markets across Asia gained today. In Japan, the Nikkei closed 0.8% higher after the government again intervened in currency markets to keep the yen weak and boost exporters. Automakers, which benefit from a weaker yen, accelerated today, including Toyota, Honda and Nissan. Hong Kong's HangSeng Index climbed nearly 4%, led by bank and tech stocks. Taiwan's benchmark Weighted Index rose nearly 2%, while South Korea's Kopsi was up 1.6%. Markets in Hong Kong and South Korea will be closed Monday and Tuesday for holidays. Taiwan's market will also be dark on Monday.

(I'm sending today's letter out early, so if to get the closing numbers, go to my home page on click on the TSE or Nasdaq ticker)

(I'm sending today's letter out early, so if to get the closing numbers, go to my home page on click on the TSE or Nasdaq) Sep 28, 2001 2:50PM ET

Nasdaq-100 1160.51 16.24 1.42% | NIKKEI 225 9774.68 78.15 0.81% | FTSE-100 4903.40 139.80 2.93%

Client Education Idea

<http://www4.tse.com/cgi-bin/new/startticker.cgi?industries=CCL.B%2CCRW%2CCNG%2CDILB%2CGIL.A%2CWPK%3BHousehold+Goods+&sy mbols=&customize=yes>

To Have a look at the stock ticker of Household Industry Stocks click here. Why? Well, lets see what the common person is doing with their day to day spending, that could be an indicator and reflective of how the markets see the consumer reacting , and ultimate spending patterns. It's not very deep, but could show some laymen trends just for interest. Once you get the ticker moving on your screen, click on the stocks you want to learn a bit more about.

Manage Stress So It Doesn't Manage You ("This sounds like a good plan of action!")

Obviously, prevention is always better than the cure. So what are some of the ways you can prevent stress buildup in your life? To manage your stress effectively, you should do the following:

Set boundaries in your life. Your body needs to "be told" when there is an emergency and when there isn't. Therefore, be clear in your mind whether you are working or relaxing. Be intentional about setting boundaries for your feelings of responsibility for others; don't assume responsibility for things for which you are not responsible.

Resolve conflicts quickly. No emotions are more stressful or stress-producing than anger and resentment. Whenever you are in a conflict, your body goes into

accelerated fight-or-flight mode. It feels threatened, but it doesn't know what to do. It is up to you to tell your body what it should do. The most obvious thing to do, therefore, is go and solve your problems right away. If you allow a conflict to stay with you into the night, it is going to disturb your sleep. You're not going to sleep well, and this is going to make you less effective when you try to resolve that conflict the next day. Festering conflicts are one of the major sources of stress disease.

Take care of unpleasant tasks first and get them out of the way. Some of us are procrastinators. I know that I am. But procrastination doesn't keep you in low-stress mode; it increases your level of stress. So wherever possible, try to do things on time, especially unpleasant things. These tasks need to be taken care of right away. The sooner you get them off your body's agenda, the sooner your body will go back into a low-stress mode again.

"Inoculate" yourself against stress. Just as being inoculated with a mild dose of disease causes your body to build a resistance against it, so also dealing effectively with small amounts of stress can help to build your body's resistance against stress. People who are at greatest risk for stress are those who never experience any stress at all. Suddenly they are thrust into a whirlpool of crises, and they do not have any skills for dealing with that. On the other hand, don't take things too seriously. Try to understand where others are coming from and don't take matters too personally. Learn to forgive other people very, very quickly because you will benefit from giving that forgiveness.

Be firm about setting up your "recovery times." You must build recovery time into your life after every period of stress. Failure to do this means that your body never catches up; it never heals itself and gets back to its original state. It is extremely important, therefore, that you take a Sabbath rest. You need rest times; you need a day off; you need periodic vacations; and, especially, you need to build into your life some personal retreat time.

Keep your adrenaline arousal to a minimum. The problem with adrenaline is that it is so energizing, so exciting, we seek it even to the point of becoming addicted to it. Many people like the thrill of challenge or the thrill of change simply because it gets their adrenaline going and makes them feel good. This is dangerous. Too much adrenaline will kill you in the long run because this is the high-octane gasoline or petrol of your body.

As I mentioned earlier, high-octane engines don't last very long. They are designed for short burst of high speed and then they must be replaced. Remember, our bodies are designed more for camel travel in the sense that they must go the distance, not just finish the high-speed race. So learn to enjoy a little bit of boredom in you life every now and again. Take time for leisure and recreation because these, in the long run, will help to prevent stress from killing you.

Maintain open and healthy relationships. We need one another, but we also need to live in harmony with each other. This is important to us spiritually and emotionally, but it's also important to us physically. People who live in conflicted environments-for example, in families that are always fighting or in churches that have lots of conflict-are always under a lot more stress. Make sure that you have people around you who love you and care for you, the kind of friends that you can rely on in moments of crisis.

Give yourself a break by learning to say no. One of the greatest sources of stress in many of our lives (I know it is in mine) is the inability to say no. Result? We become busier and busier, and we have little time for renewal-spiritually, emotionally, and physically. Under such stressful conditions, our happy messengers fly the coop. We are left holding stress at arm's length, but fighting stress is as stressful as being stressed. If you really struggle with the word no, then perhaps you need some basic training in Christian assertiveness, that form of assertiveness that lovingly declines being trampled on or overwhelmed by activities that other people think up for you. Remember this: Your no gives meaning to your yes. If you say yes to everything, you are essentially saying yes to nothing because the stress will eat you up and spit you out as a hollow shell.

Postpone making major decisions during stress. Remember, change is stressful. If you are already under stress, don't make it worse by welcoming more stress. If it can wait, let it wait. So relax and postpone any big moves or changes for a while. Some examples of things that can wait are remodeling your house or apartment, moving to a new house or apartment, elective surgery, looking for another job, or making major financial investments or purchases that will put you under more stress. There are many things we do impulsively that can wait for more considered reflection. Impulsiveness always raises our stress levels.

Tap into your spiritual resources for stress busting. I have more to say about this point in the last chapter of this book, because it is so foundational that I want to make sure it is given the attention it deserves.

*If you have tried all these suggestions and are still very anxious, depressed, or stressed-out, then it is time you got some professional assistance. This is not a sign that you are weak, simply that you are human. It's really not all that bad to accept your humanness. It sure beats trying to play Superman or Superwoman. Or should that be Super-stupid-human-who-tries-to-do-everything? I must confess that description fits me better than most. How about you? By: Dr. Archibald D. Hart
Excerpted by permission from *The Anxiety Cure: You Can Find Emotional Tranquility and Wholeness*, copyright 1999 by Dr. Archibald D. Hart. Published by Word Publishing, Nashville, Tenn., www.wordpublishing.com, 1-800-231-0442. Dr. Archibald D. Hart is a professor of psychology and former dean of the Graduate School of Psychology at Fuller Theological Seminary in Pasadena, Calif. In addition to maintaining an active practice, Dr. Hart lectures widely on topics of stress and stress management.*

How have you seen God at work lately in a particularly stressful situation in your life? How has Christ been the "Prince of Peace" to you as you seek to live a calmer, healthier life? Visit Live It's forum to respond, or read what others have to say. Just click on: <http://forums.crosswalk.com/webx?14@@.ee9b5af>

Click on Ben's Site and Take The Stress Test ("this is a neat test" MHP)

<http://www.kubassek.com/checklist.html>

LIFE TIPS

"The only thing that separates any one of us from excellence is fear, and the opposite of fear is faith. I am careful not to confuse excellence with perfection. Excellence I can reach for, perfection is God's business." -- Michael J. Fox

JUST REMEMBER

1. People fatally misperceive risk, in two distinct ways. They overestimate the risk of not holding stocks, and under estimate the risk of not holding them.
2. The long term risk of stocks to principal historically does not exist. No fifteen year period (with dividends reinvested) since 1926 shows a negative return. And since the end of World War II, the longest it's taken for the S&P500 to recover from a bear (again with dividends reinvested) is three and half years.
3. The world does not end. People just fear that it's ending. ("If it does, you will not be here, so don't worry about it!" MHP) In part this is because people fear loss much more than they hope for gain. Therefore they react much more emotionally to declining markets than they to rising ones.
4. Volatility isn't risk, and temporary declines isn't loss. No panic, no sell. No Sell, no lose. Remember your mantra: Buy & Hold, let the manager do his job.
5. Fear has greater grasp on human activities than does the impressive weight of historical evidence." - Jeremy Siegal, Stocks For The Long Run ("I've read this very large book, it's in my library if you would like to borrow it" MHP)
6. The highest and best function of your financial advisor may simply be in convincing you not to give in to fear - not to sell. The decision not to sell. The decision not to sell will one day be the most important investment decision you ever make. Do not assume you'll be able to make it alone.
7. No one can time the market. You have to stay in it to win it.
8. Buy equities. Hold equities. Everything else is commentary.
(excerpt from Nick Murray's book, "Simple Wealth Inevitable Wealth")

"It's not what you don't know that hurts you, it's what you know that just ain't so." - Satchel Paige

"When I hear somebody sigh, 'Life is hard,' I am always tempted to ask, Compared to what?" -- Sydney Harris

Have a great weekend full of Blessings!

"Where Client Goals Become Our Goals"

Timothy L Ross

Professional Investments

"Where Client Goals Become Our Goals"

"Timothy L. Ross, is a branch manager and representative of Professional Investments. He provides a full service program for all his valued clients. If you have any questions about your family's goals he can be reached at 613-498-2207, 1-800-667-4662 or by email advisor@timothyross.com . Most of Mr. Ross's new clients are by referral, so ask your friends and find out why so many family's choose Timothy L Ross "

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September 28th, 2001 Merchant Of Hope & Prosperity

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