

# Is the share crisis over?

Recent falls in the value of the stockmarket has caused concern among some investors. Should they run or should they hang on? Ray Prince explains

Warnings about the potential fallout from defaulting American mortgage borrowers have been around now for quite a while, but when would these pigeons come home to roost and what size effect would they have? Well, now we know I suppose. But as some traders forecast ongoing market turmoil, what's the real story? Perhaps some context would be sensible here.

First, the stock market hasn't yet fallen that far. Headlines of course will shout that the FTSE

viser, ask what your asset allocation is. How does this mix of assets help you achieve your goals?

Do you have the right mix of equities to bonds and property etc? Has your adviser built you your

own financial forecast? All of the above are vital—don't delay checking!

To learn more about how to invest with the right amount of risk with your pension planning, you can request a free copy of Rutherford Wilkinson's latest CD: *How To Avoid The 3 Most Common Retirement Planning Mistakes*. Just call Catherine Lowes on 0191 217 3340 and a copy will be posted to you (please quote ref: DT29). [\[E\]](#)

## About the author

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Panoramic view of City of London.

100 index dropped by over £60 billion in one day. But this is against an overall FTSE worth of £1.5 trillion, and so now does not sound so bad. It's important to remember that the 'Footsie' had plunged to 3500 in February 2003, so a stockmarket level of just over 6,000 still represents a 70 per cent plus recovery over four and a half years.

It would also be true to say that this episode does show what globalisation is all about. This US housing market panic may show itself anywhere in the world, making banks and investors nervous.

### Is the panic over?

You will quite often find that in these times of doom and gloom, there will be a short term bounce in share prices. Investors are out there looking for 'bargains', and it is not unusual to see a lot more volatility. The important thing to remember is that these crises are often short term blips. But of course it may well prove more serious than this.

### The bottom line

If you have a risk assessed portfolio with the right asset allocation for your risk profile, there is no reason to panic. If, however, you are unsure as to the relevance of your investments to your goals in life, you really should check this now to make sure you are making informed decisions and not taking more risk than you need to.

### Taking action

Review matters now if you are at all concerned. If you use an ad-

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