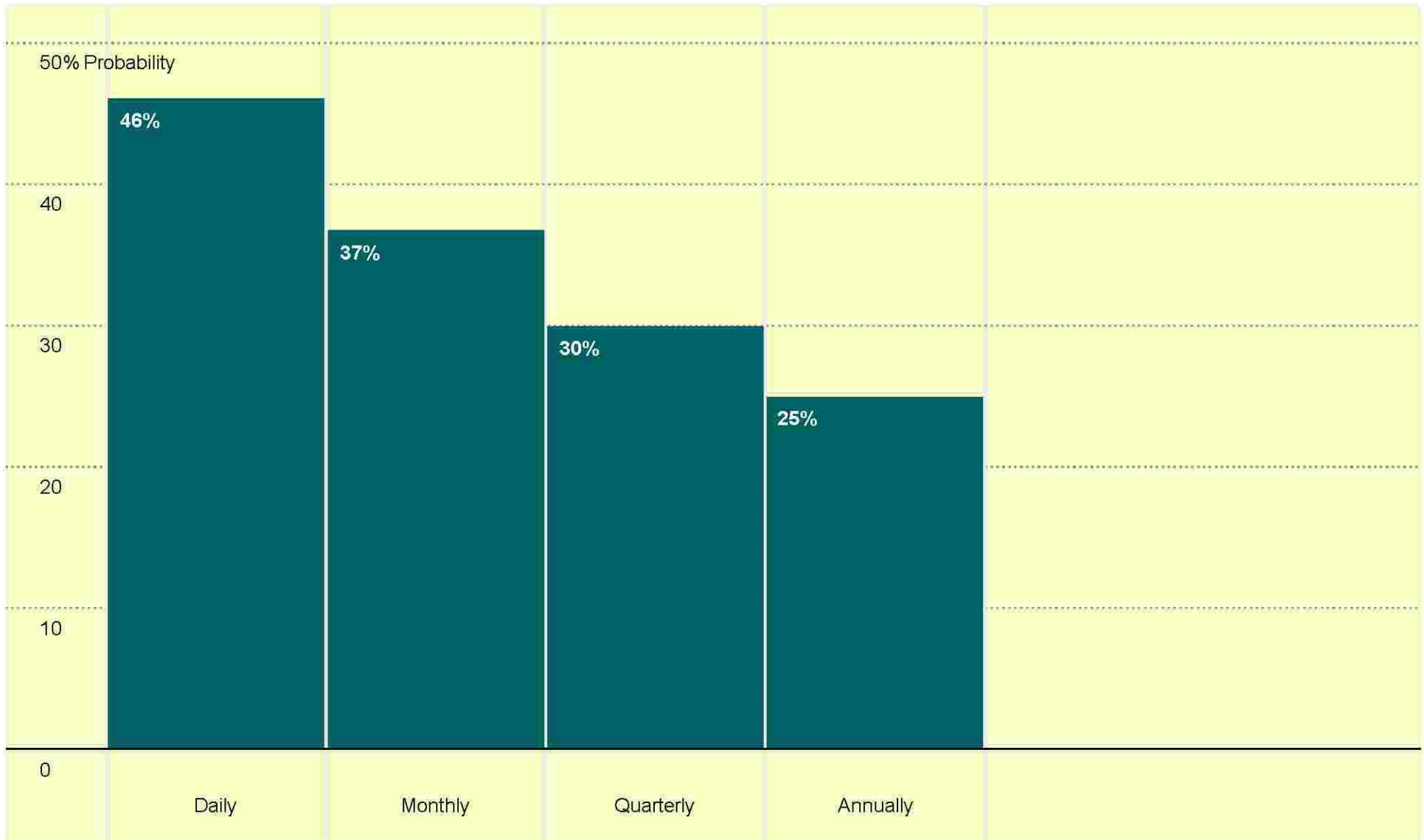


Short-Term Focus: Coping with Near-Term Fluctuations

Probability of losing money in the market 1989–2008

Scot L. Stark, MBA, CMFC, CFP®
President, Stark Strategic Capital Management, Inc.
President-Elect, Financial Planning Association–Maryland



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