



Warren? Where are you? Every steep market decline in my nearly 3-decade career has usually been met with a Warren Buffett letter of encouragement. I did read a quote from Mr. Buffett recently, *“Well, I’m drinking a little more Cola actually. That seems to ward off everything else in life.”* Not the inspirational “Buy America” type op-ed of 2008—but maybe a therapeutic Dr. Fauci should consider? Here are some foods that experts say can improve your health and “body’s ability to fight invasive viruses”—Red Bell Peppers, Broccoli, Chickpeas, Strawberries, Garlic (also helps with social distancing 😊) Mushrooms, Spinach, Yogurt and Sunflower seeds. (see [Stock Up on These 9 Healthy Foods](#), by Brittany Anas) I’ve been working from home a lot these days...about 10 feet from my pantry...this effort to “bend the curve” is adding to some of mine. That list is the opposite of what I’m snacking on... must make better comfort food choices. (*Remember, this thing may end right near bathing suit season!*)



I keep warning of the dangers of marketing timing. Aside from Covid-cooties on your “Sell” button 😊, with markets moving in huge chunks these days, lots of head fakes...it will be so easy to miss the resumption of the next uptrend. As I write this, the Dow is up almost 5000 points in two weeks (as of 4/14/2020). The coaster is moving fast, keep those hands inside your cart and hold on! The early days of the recovery could prove to be meaningful, like it was for “Most Hated”, RIP (3/09 to 3/20). One the first day of the last bull market, March 10th, 2009, the market S&P advanced over 6%. (source: BTN Research). This proved to be the second biggest day in the entire 11 year run. Trust me, there was nothing special on March 10th, 2009. I did not hear anyone ring an “all clear” bell. (Although, I was in my bunker and might have missed it 😊) ***“Don’t do something, just stand there.”***—Jack Bogle, RIP (5/29-1/19)



SKV story time: *"Years ago a farmer, whose fields stretched along the eastern seaboard, was looking for hired hands. It wasn't easy to find help. People were reluctant to work on the Atlantic coast. They dreaded the regular raging storms that wreaked havoc on buildings and crops. Interviewing applicants for the job, the farmer received a steady stream of refusals. Finally, a short, thin man, well past middle age, approached him. "Are you a good farmhand?" the farmer asked. "Well, I can sleep when the wind blows," answered the little man. Although puzzled by this answer, the desperate farmer hired him. The little man worked well around the farm, keeping himself busy from dawn to dusk, and the farmer was satisfied with his new hire. Then, late one night, the Atlantic wind began howling in from offshore. Jumping out of bed, the farmer grabbed a lantern and rushed next door to the hired hand's sleeping quarters. He shook the little man, yelling, "Get up! A storm is coming! Tie things down before they blow away!" The little man rolled over in bed and said firmly, "No, sir. I told you, I can sleep when the wind blows." Enraged, the farmer was tempted to fire the old man on the spot. Instead, he hurried outside to prepare for the storm. To his amazement, he discovered that all of the haystacks had been covered with tarpaulins. The cows were in the barn, the chickens in their coops, the doors barred, the shutters tightly secured. Everything was tied down; nothing would blow away. The farmer returned to his bed, and the sound of the storm wind lulled him to sleep." (Horseshmouth, March 2020)*

When I read this, I like to think that I'm the hired hand who helps keep you safe while the wind blows. I hope you think so, too, and if there is anything more I can do to "lull you to sleep," please let me know.



Bad times bring out the bad guys. Hang up on robo calls....ignore vaccination offers...DON'T GIVE OUT YOUR SOCIAL SECURITY NUMBER. Don't give out any information to sign up for a stimulus check....ignore texts and emails about cash from the government. You will not have to click through links to get money. Be careful and skeptical.

As always, I'm honored and humbled you have given me the opportunity to serve as your financial advisor. I am lucky to be in the foxhole with the greatest clients in all the land. We hope you view us as your ***friendly, knowledgeable, and reassuring source of financial guidance.***



faith . discipline . patience

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