



faith . discipline . patience

skv  three things



30 years ago, still applies-- *"We do not have, never have had, and never will have an opinion about where the stock market, interest rates or business activity will be a year from now."* Warren Buffett, shareholder newsletter, Feb 28th 1989. Yeah! What he said!



Happy 65<sup>th</sup> Birthday to over 10,000 boomers today. And every day. Until around 2030. (source: SSA) This demographic has us at SKV on alert for signs elder financial abuse. *"Last year banks reported 24,454 suspected cases of elder abuse to the Treasury Department"*- WSJ, 1/25/19. Trust me, your grandson does not need bail money wired to Mexico. You will not collect lottery winnings after you pay the taxes first! A Nigerian Prince....please. If sketchy, or sounds too good to be true-- it is. Please, don't hesitate to run it by us first 😊.



- If you want to make a small fortune on a "get rich quick" idea, then you should start with a large one! 😊 There are no short-cuts. "John" (who doesn't share his last name online), runs the personal-finance blog ESI Money, has spent the past few years interviewing 100 millionaires. He found that many employed a simple three-step strategy to build wealth. Contrary to popular belief, it doesn't take a lucky big risk or an inheritance to become a millionaire. He found that nearly all millionaires built their wealth in three simple steps, or what he calls "the old-fashioned way." ***"They earned a lot, saved a ton, and invested for a long time."*** Can it get a --*"Faith. Discipline. Patience!"*



(photo: Victor Jorgensen/US Navy)

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*"George Mendonsa, the sailor photographed kissing a nurse in Times Square on V-J Day, has died at 95."*—Associated Press. Mendonsa died February 10<sup>th</sup>. There are about 500,000 WWII veterans still alive as of last Sept, out of the nearly 16 million that served. We are losing these heroes at a pace of nearly 400 a day. (source: Dept of Veteran Affairs) This June is the 75<sup>th</sup> anniversary of D-Day.

FAITH

DISCIPLINE

PATIENCE

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