



faith . discipline . patience

This quote was in my weekend professional reading, in an article entitled "Arnott: Performance Chasing Is Investors' Greatest Sin, Sept 2017.

"Performance chasing is arguably the single-largest cause of tears in the investment arena. We're all addicted to it. But in investing, the profitable choice is often to do the opposite. The typical retail investor, without the help of a financial advisor, often won't have the courage to stay the course through a period of adversity...If financial advisors accomplish just one thing---to give clients the courage to stay the course, to not sell at the bottom, and not buy more of the hot sector at the top---they've accomplished something of great value..." --Rob Arnott.

Yes, the pundits of pessimism—*like a broken watch*---will occasionally be right. There will someday be another market correction, and if we are "lucky", there will be many more over our lifetimes.

At SKV, we believe any market declines will be temporary, and will welcome these corrections as an opportunity to help you outperform "typical retail investors" by keeping the faith, sticking with your discipline, and staying patient.

Faith. Discipline. Patience.

Michael H. Kaminski, CFP®, CDFIA®

President

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*Stocks offer long-term growth potential, but may fluctuate more and provide less current income than other investments. An investment in the stock market should be made with an understanding of the risks associated with common stocks, including market fluctuations.

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