



faith . discipline . patience



I listened to a podcast recently that featured Les Snead, the general manager of the Los Angeles Rams, in which he explained as an organization that they have “panic rules.” What to do when things go badly. *“When there’s chaos and your brain is panicking, go to your rules. Slow down... If you don’t have panic rules, you’re liable to make panicked decisions. You’re liable to do something emotional, something short term, something that violates your principles and hurts your cause.”* Good enough for a championship team, good enough as a strategy for successful investing, I think. Your down market “panic rules” might be to call me. (Bravo!) Or, turn off the TV. Go for a walk. Revisit your goals. Focus on the long term....and never underestimate the power of doing nothing. You don’t have to act. You don’t have to even have an opinion. My personal favorite “panic rule”, embrace the suck! Declines almost always present opportunities.



Soooooooo Valentine’s didn’t go well. Again. Keep in mind, in order to qualify for a divorce-spouse benefit a person must have been married 10 years, currently unmarried and be at least 62. **Unmarried/10/62.** If you are circling the drain in the 9<sup>th</sup> year—hang on just a little longer, move to the basement, sleep at the office, “socially distance”...whatever it takes to grind out another year. Regarding ex-spouse benefits, a big misconception is divorced individuals think they’ll get more than one benefit. No. You get ½ of their benefit or all of yours. Whichever is higher. I hold a CDFA™ credential, Certified Divorce Financial Analyst. (brains and beauty, I know right!) If anyone in your family is going thru this often difficult transition—don’t hesitate to ask for my help.

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This Saturday marks the first anniversary of the death of a personal hero of mine-- Arturo Di Modica died on Feb 19<sup>th</sup>, 2021. If you have had a video meeting with me, you may have noticed that "Charging Bull" photo in the background. Perhaps you have actually seen it outside the NYSE in NYC? The story goes in the wake of the 1987 market crash, Arturo went to work on this 7000 lb., 11 feet tall statue. His crew dropped it off in the cover of darkness in Dec 1989 as an encouragement to America. It has become a major tourist attraction. In fact, there are some areas of the statue that are believed to bring good luck if you rub them... The Dow Jones Average was less than 3000 when he dropped off his amazing gift. **RIP Arturo Di Modica!** He was 80 years old....



Speaking of dead, great men who passed in their 80's...(awesome segue MHK!)...the average lifespan of the first four presidents --Washington, Adams, Jefferson and Madison was 81 -- "*a particularly impressive number when you consider that average male longevity in those days was 27,*" Ron Faucheux , WSJ. That would be equivalent of living to 175 today? **We are closed Monday, Feb 21<sup>st</sup> for President's Day.**

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.***



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