



faith . discipline . patience

When it comes to investing you may have a huge advantage over Wall Street institutions.

I know that may sound backwards. For sure, the big established companies on Wall Street with their hundreds of analysts will know a lot more about markets and interest rates and balance sheets and income statements.

But they play a different game.

Just like you wouldn't try to out-sprint Usain Bolt I think you'd be a fool to attempt to out-smart Wall Street.

Smart is their game. Let them play it.

Your game is patience.

They are typically judged on their results quarterly and sometimes more frequently than that.

Meanwhile, you can allow yourself to accept and embrace the idea that near-term market swings are unknowable and that your chance of making money with a diversified stock portfolio, based on history, increases over time.

They don't have the luxury of time.

You do as long as you let yourself.

Patience means you ignore near-term predictions like what will happen to stock markets over the next weeks, months, or even few years.

And it means you do not get surprised when your stock portfolio tanks from time to time.

I know that can be hard to do if you see stories about how the smart investors allegedly got out and how it'll only get worse.

Remember, then, how such stories apply to the near term and that your game is the long run.

Good luck.

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