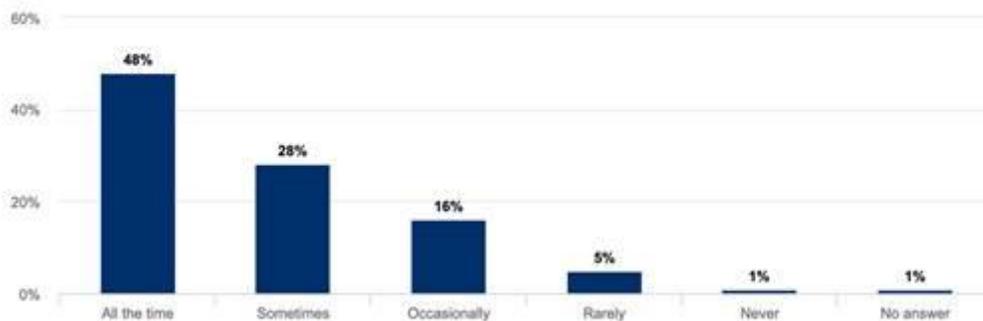


skv three things



"Dear Friends, Just a line to show that I'm alive and kicking and going grand. It's a treat." This was the postcard William Rogers sent from the Titanic on April 14th, 1912. (source: Daily Stoic) Last week was the 110th anniversary of the sinking of the big ship...the day after James sent that postcard. He was never found. It has been said that famed astronomer and philosopher Carl Sagan kept a copy of that postcard on his bathroom mirror. Perhaps as a reminder that tomorrow is promised to no one, and to do his best to live in the moment. Most of our talk is about investing, saving for the future...I hope you also hear from us how it is important to enjoy today too? *"Eat some fruit."* *"Better to give with warm hands, than cold ones."* The happiest clients I work with balance both.

About how often do you think about rising prices these days?



Source: Conducted by Momentive

CNBC + acorns



The Federal Reserve increased interest rates last month for the first time since 2018. It is anticipated they will raise rates many more times in the coming year or so. So, be prepared. ("Surprise is the mother of panic"). Despite the hyperventilating in



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the financial media, this is not necessarily a bearish event. The Fed is responding to an increase in inflation...something that seems to be on everyone's minds. See above-- 48% think about it "**all the time**"?!?! Wha? Historically, market returns have been relatively strong a year after the first rate hike, with an average return over 9% a year later according to Bloomberg Research. Will this lead to recession? Meh. Maybe? Maybe not? Either way, nothing to see here...keep in moving. Rate hike cycles, recessions, wide leg pants...all been here many times before, and lived to tell about it. "**All the time**"??? Remember, if it's out of your hands, get it out of your mind too.



Another "Financial Literacy Month" Pop Quiz!

The S&P 500 Index has been up: (source: BTN Research)

- A. 40 of the last 50 years.
- B. 16 of the last 18 years.
- C. 73% of the last 70 years.
- D. 84% of rolling three year periods.
- E. All of the above



For the Quiz, all are true. E. Why all the long faces lately? Does it surprise you the S&P 500 has been up over 10%+ in 8 of the last 10 years...yet, it doesn't "feel" like good times.

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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