



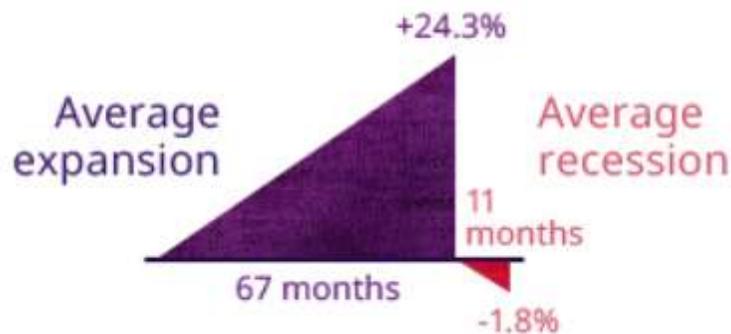
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skv three things

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I was wrong! Sell in May and go away would have worked beautifully ☺!!! But seriously, these are the days, months...why we prepare for the inevitable market temporary declines in these weekly missives. We believe, “surprise is the mother of panic”. We don’t want you surprised—perhaps because our office phones are relatively quiet, we are accomplishing this goal? (Or Corlis unplugged them!) If you have a neighbor, friend, co-worker...that hired a “financial advisor” that promised to interpret the economy, market time, predict which mutual fund will beat the rest, give them the occasional “hot tip”....ask them how that approach is going, and then give them our number. We believe you hire help for planning, perspective and behavioral management, i.e.--keeping you on plan, long-term-goal-focused, rather than letting you react to all fads and fears in the markets. ( And that I’m ridiculously good looking. And charismatic. And humble! Is just a bonus!)



(source: Capital Group)



Recession!?! Run for your lives! Why has the market has declined so much recently? One can never really truly know the motivations of millions of market

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participants, but broadly I think it is safe to say many are selling stocks out of a fear of inflation leading to a possible recession. For starters, as we know, acting on emotion seldom is rewarding. In any endeavor! And as history shows over and over again, the occasional economic contraction is an inextricable part of the business cycle, and leads to long term growth, expansion. You can't have one without the other. So, "embrace the suck", and keep perspective—we have had 11 recessions since 1950 and we all lived to tell about it. This time is NOT different.



Have you heard of the "3 Good Things" exercise? (No, not reading this weekly piece) It was created by Martin Seligman, a leading expert on positive psychology. *"We found the exercise boosted participants' happiness...the longer...the more happiness levels rose..."* The exercise is to write down three good things that happened that day as you go to bed. Easy peasy. *"With the exercise, you're slowly training yourself to notice everyday blessings that you might take for granted."* **Gratitude is so good for us—both psychologically and physically. An attitude of gratitude has been linked to higher self-esteem, better relationships and stronger sense of resilience,** explains Seligman. Try it!



This week is the anniversary of one of my favorite speech quotes ever---"***I have nothing to offer but blood, toil, tears and sweat,***" Winston Churchill, May 1940.

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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