



faith . discipline . patience

skv three things



A few times a week I am asked by one of our best looking clients in all the land something like-- “**What is your outlook for the rest of the year?**” Even more than usual in these white knuckle conditions... To be clear, we do not have a short term “outlook” at SKV. At least not one worth a dime dollar (need to inflation adjust these clichés) We instead offer an all-weather, long-term **philosophy**—an enduring approach to investing and the markets that isn’t whipsawed about based on current events, or “gut” feelings, but is impervious to circumstances. We believe the quality of life around the globe will continue to improve over time. Humans want to be more, do more, own more...technology progress compounds *exponentially*...and the greatest companies in all the land strive ceaselessly to grow, usually creating a uptrend in stock prices. What’s past **is** prologue—optimism is rationale. This too shall pass.



Happy Belated Father’s Day Dads. Read my new mug and weep! You probably saw it in the news—I received top honors over the weekend and won #1 Dad again this year on both the coaches and AP poll! Boom! Yes, these rankings are very official. Chin up. Maybe next year for you!?

Excerpts from: Advice For Men This Father’s Day: Copy How The Woman In Your Life Invest.” CD Moriarty, Marketwatch: “*Men don’t like to ask questions, especially to other men. They don’t want to appear stupid... Indeed, most men are bigger risk takers when it comes to lifestyle and money... men’s penchant for do-it-yourself investing often leads to more of a sporting mentality: watching, cheering and reacting to the stock market. In contrast, women tend to be more “set it and forget it” investors. Even women money managers switch their*

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investments less often than their male peers — and do just fine in terms of portfolio return.” The author’s advice was to : “Seek expert investment advice...Reduce impulse {decisions}.”



In June 2014, one the greatest Americans you have never heard of died at age 92. If you have a moment, search Ronald James Read. He was a janitor, gas station attendant...and a great philanthropist. Reed amassed a fortune reportedly over \$8 million on his modest income *“by investing in dividend paying stocks, avoiding companies he did not understand, living frugally and being a buy and hold investor in a diversified portfolio...”*, according to CNBC. He bequested most of his wealth to his local hospital and library in Vermont. The size of his wealth was a huge surprise to his family and friends that were *“shocked to discover upon his death that he had a safe deposit box with a stack of stock certificates five inches thick,”* Joshua Kennon. I am guessing Mr. Read did not check the value of his stack several times a day....just say’n.

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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