

Welcome Friends,

"Joy is not in things; it is in us." - Richard Wagner, composer

There's an old saying: Nothing good happens quickly. While this is not the case in all situations, it can certainly apply to investing. As the "Time in the Market Matters" chart below shows, the annual range of returns, even for a globally-diversified portfolio, can be quite large. The good news is that historically the longer you hold a portfolio, the narrower the range of outcomes — a potential benefit for long-term investors.

[Time In The Markets Matter](#)

This chart succinctly illustrates why thinking "long term" about your portfolio may be important, no matter what the markets are doing in any given 12-month period.

And if you're looking for ways to more effectively manage your finances, start by avoiding seven common money mistakes.

[Top Seven Most Common Financial Mistakes](#)

Think twice before you buy that daily cappuccino or pay for monthly subscriptions you hardly use. Saving a few dollars a day while avoiding unproductive debt can make a real difference over time.

Making decisions involves both logic and emotions. Understanding an important academic concept named "status quo bias" may help all of us make better, less emotional decisions. Food for thought, especially when it comes to investing.

[This One Academic Concept Could Improve Your Investment Decisions](#)

Understanding how and why we make certain decisions can help us make more informed choices that may lead us down a better — and more rational — investing path.

Finally, if you're trying to decide whether to sell or remodel your home, the article below helps weigh what's truly important to you (an extra bedroom? unique design? wonderful neighbors?) with what you can comfortably afford to spend.

[Seven Ways To Know If You Should Remodel or Sell Your Home](#)

Perhaps you've outgrown your home or are just looking for a refreshing change. Learn what choices may be the most beneficial and the least stressful for you, all while keeping within a realistic budget.

I am here for each of you. Please give me a call if you want to talk through your plans to protect your family, your income and your wealth or just want to visit.

[Don't forget to check out our new website.](#) We designed it for you and to help you introduce us to the people you care about in your life. Let us know what you think.

Enjoy your day - it is the only one on the schedule!

Warm Regards,
Scott



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