



The Rudolph Group Summer Edition 2022

Volatility and Market Update

The equity markets this year have brought out some emotions that can cause one to doubt if it is “worth it.” Like lots of emotions in our life, this one requires a deep breath and understanding of what is truly going on and why the markets seem volatile. The drop in the markets is often a symbol of fear or uncertainty. Mr. Market is trying to let us know that it doesn’t like rising interest rates along with inflation and recession fear. We believe that as soon as the equity markets have decided the fed is getting close to slowing down the inflation fears, the markets will begin to behave much better. This cycle will take patience and trust, but if those attributes are demonstrated, then you will likely be rewarded. Since World War II, the S&P 500 has gained 8% per year (11% with dividends) on average. We have been through 13 recessions and 17 bear markets. Remember that in times of fear and uncertainty, give us a call and we can review your portfolio and help you be confident in your plan. If you would like to do a financial plan or revisit your current plan, please don’t hesitate to call us.

“I will tell you how to become rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful.” -Warren Buffett

“When you sell in desperation, you always sell cheap.” -Peter Lynch

*Past performance is not a guarantee of future results.

We’re Moving!

We will be moving on September 19th to our new location at 4730 Village Square Dr. Paducah, KY 42001 (It is beside Red’s Donuts & Coffee). We will be combining with our Broadway and Lone Oak offices to be together in one location. This will help enhance your experience with us in future meetings.



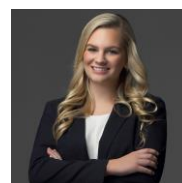
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Our Second Opinion Service

You may have friends or family members that have discussed their finances with you or expressed some concern over the markets this year. We are confident that we can offer some guidance and if you refer someone to us for a second opinion, there are three potential outcomes:

1. If we find them in good shape, we will advise them to stay where they are.
2. If we find they could improve their situation, but we are not the best fit for them, we will point them in the right direction to an advisor who can work with them more effectively.
3. If we find gaps in their current plan and feel we could provide a significant advantage in helping them reach their goals, then we would explore the idea of working with them.

We sincerely appreciate you and value all the friends and family members you have referred to us over the years. We never take our role in your financial future lightly.

The referral of a friend or family member is the best compliment we receive and sincerely appreciate your trust for so many years.



Upcoming Events

July 26th

Michael Antonelli
Market Update

Where:

Commonwealth
Event Center

When: 5:30-7 PM

October (Date TBD)

Golf Event

Where: Paxton
Park

When: TBD

November (Date TBD)

Tax Planning
Strategy

Where:

When: TBD

December (Date TBD)

Christmas Event

Where: Grand
Rivers

When: TBD

Baird Gives Back



Bobbie Wiseman pictured with friends from our Broadway & Lone Oak branches, volunteering during our Baird Gives Back week at Family Service Society.



Darrin Rudolph pictured receiving the United Way Corporate Partnership Award.



Pictured is Darrin's golf team at the West KY FCA Golf Challenger. Darrin got "Closest to the pin!"



Pictured above is Lauren Allbritten & Bart Rudolph painting at the United Way Office for Baird Gives Back Week.

Meet Our Intern

Garrett Rudolph is the newest addition for the summer to our team. He is a senior at Union University, pursuing a degree in Business Administration with a focus in finance and a minor in economics. Garrett started with us on May 31 and has been enjoying every moment since. Stationed in our Broadway office, he has been helping with research and client organization. In his free time, Garrett is pursuing his affiliate real estate broker's license and enjoys hiking and outdoor activity.



Something you might not know about us!

- Bart has been a pilot for 20 years and enjoys flying in his spare time! He also is currently being certified for jets.
- Darrin loves the outdoors and creating wildlife habitat, and he has a YouTube channel called "Gobbles and Grunts."
- Lauren currently has a house full of puppies! She and her husband, Joshua have 2 dogs that had 6 puppies in May. The puppies are keeping them on their toes, but they are loving all the excitement!
- Bobbie loves to travel to new places. She has visited 44 out of the 50 states. She has also been to Uganda, Mexico, Canada, Jamaica, and the Bahamas.

Favorite Recipes

This quarter's recipe is from Darrin:

No Bake Cookies

In a pot, add: 1 $\frac{3}{4}$ cup sugar
 $\frac{1}{2}$ cup milk
 $\frac{1}{2}$ cup butter
 Dash of salt
 Boil all for 3 minutes.

Then, add: $\frac{1}{2}$ cup peanut butter
 1 tsp. vanilla
 4 Tbsp. cocoa
 3 cups old-fashioned rolled oats

Stir all until smooth, then spoon onto wax paper.

Let them sit at room temperature for about 30 minutes and enjoy!



Stay connected with us on social media!

Linked In: Find us by typing our name in the search bar... Darrin Rudolph, Bart Rudolph, Lauren Allbritten, or Bobbie Wiseman

Facebook: Rudolph Brothers- Baird Private Wealth Management

Website: rudolphgroup.rwbaird.com



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