

December 28, 2018



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Happy New Years!!!

Hello,

It's been a bumpy ride in the stock market this year, and even more volatile these past few weeks.

It's important to remember, when you invest in the stock market, it's for the long-term. It's nearly impossible to predict where the market will be on a day to day basis. But when you adopt the long-term outlook, most likely it will be up.

Some people might not like what has happened these past few weeks, but this is what it feels like to be a long-term investor. The key ingredients to growing your money are quality investments and time.

I hope that you can take time to relax and enjoy your family's holiday traditions with confidence in your financial plan.

Thank you for a great year. I look forward to continuing our work together in 2019.

Please feel free to share these articles with your family and friends. They are excellent conversation starters.

Once again, Happy New Years!!!



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