

“You make most of your money in a bear market; you just don’t realize it at the time.”

— Shelby Cullom Davis

Submitted by Sean Gross

I believe these words of wisdom have never been more relevant than they are today, which is why I want to share them with you.

There’s no doubt that we’re living in a period of tremendous uncertainty, and that some degree of uncertainty is likely to persist—at least in the short term—in the financial markets, in the political sphere, and throughout the world at large.

But it’s important to remember that, on any given day, whether we find ourselves in an up market or a down market, we are part of a larger cycle that stretches behind and before us. The 100+ years of the Dow Jones Industrial Average, for example, can be seen as many thousands of days strung together—or, more wisely, as a history of cycles that have trended upward.

Equally important is the fact that you have already done the single most important thing anyone can do, in any type of market. **You have taken charge of your financial life** by working with a financial advisor who can help you to:

- Clarify your objectives
- Create a plan for meeting those objectives
- Stick to the plan throughout fluctuating economic cycles
- Review the plan periodically to ensure that it still reflects your goals

In contrast to the inherent uncertainty that defines financial markets, the benefits of taking charge of what you *can* control do not fluctuate. You’re ahead of the curve, so to speak, because you’ve chosen to be guided by your own goals and your own plan for the future—instead of simply reacting to events that are beyond any individual’s control.

So please remember that, while uncertainty is always there, so are we—helping you to take charge of your financial life. If you’d like to review your financial plan now, or at any time, or talk about any aspect of your financial life, please don’t hesitate to contact me.

Past performance is not indicative of future results. All indices are unmanaged and investors cannot invest directly into an index. The Dow Jones Industrial Average is a price-weighted average of 30 actively traded blue-chip stocks.

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