

have become comfortable as investors
uncomfortable (within reason of course)
it's remember that there are more possi-
bilities, with the stat I recently shared that

(declines of 20% or more). On average, markets recovered from corrections within 5 months, whereas recovery after bear markets took longer. With the strong lean towards economic nationalism in the US, certain policies can result in slower economic growth. This is why global diversification matters. This is why strategic long term investing matters.

In times of uncertainty, we have to go back to the basics. One of my favorite Morgan Stanley publications is called "**Market Essentials**" where significant market developments are contextualized for long term investors like you. One key page to reference is on the importance of dollar cost averaging versus market timing. By dollar cost averaging, we can avoid the potential regret that comes with making a large purchase right before a down turn. This can help us establish healthy long term investing habits. If you are interested in having a conversation about your portfolio allocation, please feel free to [book time on my calendar](#).

What Should I Do With My arrangements and food co-op? think about how to manage

Natalie and David's minds are whether they should join finances and sign a prenup agreement before they say, "I do".

Timeless Thoughts

Helping a Loved One Buy a Home | High home prices and mortgage rates are putting the dream of homeownership out of reach for many would-be buyers. Learn how you can help a loved one break into a tough market.

Protecting Elders From Financial Abuse | Financial abuse of older citizens is one of the most common crimes in the U.S. But there are ways to protect you or your loved ones from scams like these.

Protecting Your Income from the Unexpected | Your ability to earn an income may be one of your most valuable assets, but an accident or unforeseen illness can put that asset at risk. Here's how to help protect it.

plan. Here's a mid-year checklist to help get you started.

1 Market Essentials

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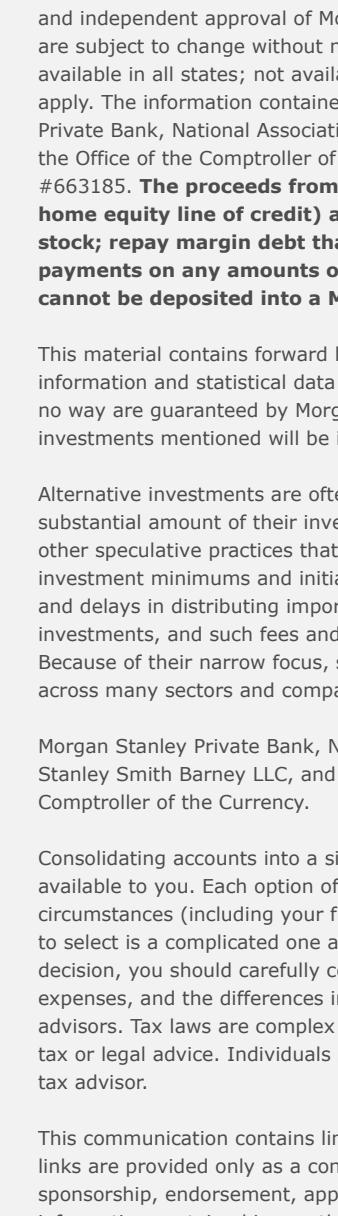
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