

When you hear “Roaring Twenties,” you think booming. Strong growth. Optimism. Momentum. Does that describe today?

In less than six years, investors have lived through a pandemic, two bear markets, surging inflation, and ongoing global conflicts. At the same time, consumer sentiment has remained near historic lows.

Layer on a steady stream of negative headlines, and it’s easy to understand why this decade doesn’t feel very good. For many, it has felt uncertain, frustrating, and at times, overwhelming.

More recently, tensions involving Iran have pushed oil prices higher again, adding another layer of concern for investors already dealing with an uneasy environment.

If you judged this decade based on what you’ve experienced or what you’ve seen in the news, you might reasonably conclude this has been a depressing, not a roaring decade.

The Disconnect Between Headlines and Markets

But that’s only part of the story.

Despite all these challenges, corporate earnings have grown. And the stock market, broadly speaking, has reached or approached all-time highs.

That disconnect can feel confusing.

How can markets be strong when the environment feels so uncertain?

The answer is that markets don’t move based on the headlines of the day or how investors feel in the moment. In fact, in the short term, market movements often don’t

seem to make sense at all. They can rise during periods of concern and fall during times that feel stable.

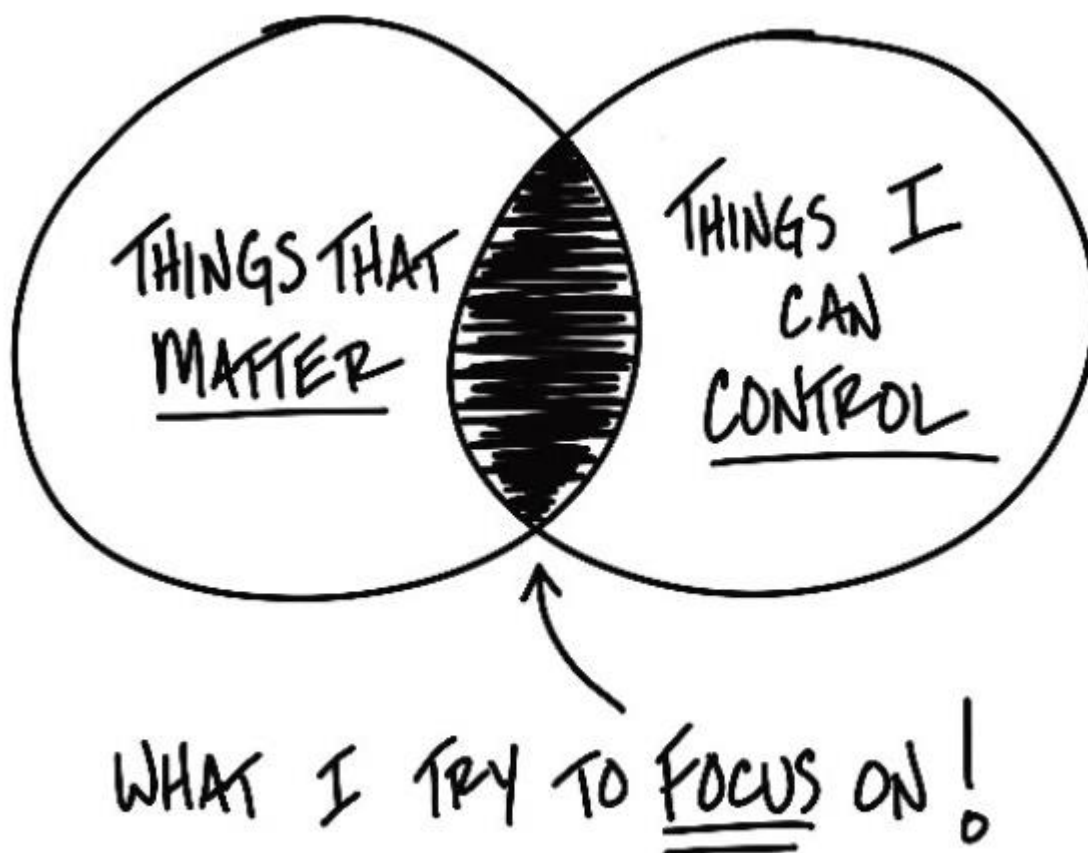
This is where many investors get into trouble.

When decisions are driven by headlines, emotion, or intuition, they often lead to poor timing, reacting after markets have already moved rather than staying aligned with a long-term strategy. It's not the presence of uncertainty that causes the most damage, it's how we respond to it.

That's why discipline matters.

Not because it means doing nothing, but because it helps ensure that decisions remain grounded in a thoughtful plan rather than the concern of the moment.

Periods like this are exactly what your plan was built for.



BEHAVIOR GAP

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Forbes America's Best-in-State Wealth Advisors 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

Forbes America's Next Generation Wealth Advisors 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

Five Star Wealth Manager 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

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2018, 2019, 2020, 2021, 2022, 2023 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award. [Awards Disclosures](#)

2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State (formerly referred to as Forbes America's Top Next-Gen Wealth Advisors, Forbes Top 1,000 Next-Gen Wealth Advisors, Forbes Top 500 Next Generation Wealth Advisors)

Source: Forbes.com (Awarded 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was issued. [Awards Disclosures](#)

2015-2023 Five Star Wealth Manager Award

Source: fivestarpromotional.com (Awarded 2015-2025) These awards were determined through an evaluation process conducted by Five Star Professional, based on objective criteria, during the following periods:

2015 Award - 11/30/14 - 05/18/15

2016 Award - 11/30/15 - 05/18/16

2017 Award - 09/26/16 - 04/28/17

2018 Award - 10/24/17 - 05/21/18

2019 Award - 10/22/18 - 05/03/19

2020 Award - 10/27/19 - 04/24/20

2021 Award - 11/30/20 - 06/25/21

2022 Award - 12/31/21 - 06/10/22

2023 Award - 11/14/22 - 05/31/23

2024 Award - 10/10/23 - 04/30/24

2025 Award - 10/09/24 - 05/01/25

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