





## A Storm is Brewing

This is awful!

Something really needs to be done about this and I mean now.

It's one thing to have to wake up and listen to the ramblings of so called professionals on every channel, but then we have to try and decide what in the world do we do now?

This affect my sleep, my exercising, it even affects my eating.

One would think that in the 21st century that if a little storm comes up that we wouldn't need to get our britches all bunched up.

This was so bad that Carmen and Kendall were forced from the seminar they were attending, in the middle of the night, and ended up staying the night in the basement of their hotel.

Wait a minute.

Did you think I was talking about Trump's Tariffs? No, I was talking about a huge line of thunderstorms moving through Nashville the other night, right where Carmen and Kendall are visiting for the weekend. And yes, it was frightening as tornado sirens bellowed throughout the building at 1am. But luckily they didn't panic. You see, the architect of the hotel planned ahead and made sure that the building was safe and secure. That even though things outside were hectic and it appeared all was lost, they were safe and sound in the buildings basement. You see, it's imperative that when things look to be at their worst that you can rely on the fact that the architect has planned ahead. Had guests panicked and left the building, they would have found themselves in much more danger than had they stayed in what typically ends up to be the safest place. That place that was designed to keep them protected. Does that mean that it wasn't frightening, well of course not.

Last year we sat down with each of you, reviewing your portfolios and making sure that they were not overextended. We reminded you that at present, things looked good and should likely continue to make advances, albeit probably in the lower single digits. But we also told you that just because the market was doing well presently, that it was no guarantee that things would continue at such a record pace. If you have me once you have heard me a dozen times; we are long term investors, we are in it for the long run. That typically the worse thing that we can do is panic and do what our emotions tell us to do.

But what should we do? We feel like we must do something? We would encourage you to stay the course. That's easy to say but not so easy to do, especially when the market is down substantially over night. You should understand that none of this movement is due to fundamentals. By this time next week the market could be 5% higher, 5% lower, or somewhere in between. This is why we encourage you not to panic. If you have a major concern, feel free to reach out to us and we will be happy to review your particular situation.

In the meantime, may I suggest that you look at some ways that can keep your mind off the markets. Perhaps you might take a long walk on the beach; it's amazing this time of year. Or perhaps you might find a good book; I am not a big reader but I love listening to books on line. The fair is in town, and with the exception of traffic this may be a great way to calm your nerves. But above all, try not to worry. It will give you worry lines in your forehead and grey hair; and no one likes that. And besides, that's my job.

Sincerely,

Frank

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## Policy uncertainty weighed on markets in March

### Markets & Investing

March 31, 2025

Turbulence is expected to continue until markets gain more clarity.

The equity market remained turbulent through March, with the S&P 500 dipping into correction territory - 10% off its February peak - largely spurred by tariff policy uncertainty and related fears of potentially rising inflation and dwindling growth.

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*Buying dips is a market relief tool that offers the long term performance benefits of buying back into the market after a dip. However, it does not guarantee that the market will rise after a dip.*



## Buying the Dips: A Potential Path to Long-Term Gains

When the markets fall, many investors try to protect their assets by selling. Unfortunately, this can be counterproductive as they could miss the rebound.

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## Are you REAL ID Ready?

Starting May 7, 2025, to board domestic flights and access certain federal and DOD facilities, your driver's license or state issued ID must be a REAL ID - or you'll need another acceptable form of identification.

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