



We travel not to escape life, but for life not to escape us. -Unknown

In Light of Recent Market Fluctuations

Having concerns when volatility affects your portfolio is normal. But this is why we emphasize the importance of a tailored plan, one that accounts for the occasional vagaries of the market while making strides toward your long term financial goals. Over time, notable dips should feel like bumps in the road to fulfilling your objectives.

As your advisory team, we are here to provide insight & advice to help manage the effects of the markets' movements. We continue to watch the market closely. In the meantime, please feel to get in touch if you'd like additional guidance.

It is natural in times of market volatility to bring up feelings of apprehension. In our years of experience, we have seen this happen time and again, but it can be difficult for investors to get comfortable with the up and down cycles. Market pullbacks and corrections are necessary to sustain a healthy market and over time, history shows that the market has experienced positive growth. Over the last 85 years, the S&P 500 has been positive over a five-year rolling periods 86% of the time.

RECESSION OR INFLATION?

by Troy Kestner,
CFP, CRPS, CPFA



It seems the primary purpose for the news today is to terrify us. If it is not about a pandemic, it is to convince us we will never achieve our financial goals because of the market's recent declines. If you are tuned in at all, you are reminded constantly that the market has reached an "official bear market". This is defined as a decline of 20% or more from the most recent market high.

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[RECESSION OR INFLATION](#)

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FROM THE OFFICEFRONT:

Are you interested in attending a lunch event with other females to learn? We discuss everything from general investing to when you need to consider a trust.

If you would like to receive the emails of when we have these events, please email Stephanie at stephanie.lovell@raymondjames.com.



Happening in Fayetteville



The third annual **SOAR NWA festival** is scheduled for **Friday & Saturday, Aug 26 & 27 at Drake Field.**

The event will include a variety of hot air balloon activities (weather permitting), a kids zone, beer garden, live music, exhibits and various aeronautics activities.



Happening each Tuesday night from 5pm to 8pm.

The garden will be open & free to the public. Take a blanket or lawn chair & enjoy a picnic on the beautiful garden lawn. For more specifics, visit [BGO of the Ozarks](#).

In the Community...

At SWK, giving back is more than a tradition, it is who we are!

We are collecting school supplies for the United Way of NWA Stuff the Bus Corporate Collection program. These supplies gathered will go to local NWA schools that do not have a Wal-Mart Supercenter in their town. We will collect supplies until **July 20th**. Please feel free to drop them off at our office or contact us & we will be happy to pick your supplies up!



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