



## Up, Down or Sideways - stay calm when the market moves

We've worked with clients who have learned to ride out the most stomach-churning market cycles. And we've seen other investors follow the urge to jump out mid-ride. So how can we work together to play it smart in a roller coaster of a market?

For starters, let's keep the lines of communication open. We appreciate the trust you place in us as we collaborate on a tailored strategy to help you find the clearest way to your goals through a variety of market situations. In our experience, a carefully constructed financial plan means you don't have to panic at every pullback.

As your trusted client advisors, we hope you'll continue to rely on us for advice on how to help manage the effects of the markets' movements and stay focused on your objectives. If you have questions about recent market events or your long-term financial plan, please let us know. We look forward to speaking with you.



*life fails to be perfect, but never fails to  
be beautiful*



## How We Got Here

by Jim Ed Summers,  
CRPC, CFP

Investors are well aware of the difficult markets we've experienced so far in the year 2022. The difficulties aren't just in stocks but have spread to bonds and international markets. When years like this occur it can be helpful to look at how we got to this instance and focus on some other helpful thoughts in looking to the future. First, how we got here. Do you remember that long decades plus low interest rate environment that was in place? And, inflation was very low. Times of uncertainty and strong periods of growth kept interest rates (both fixed earnings rates and interest costs) low for some time. Then, a thing called the pandemic struck...

To continue reading, click the link to our website:

[How We Got Here](#)

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## FROM THE OFFICE FRONT:

### Welcome Tanner Bass, Financial Advisor

Tanner joined SWK in August. He is originally from Little Rock but is proud to call Fayetteville home where he graduated from the University of Arkansas. He is excited to be with our team of established & experienced advisors where he can work with clients to educate & simplify with Raymond James technology & tailored investment solutions.



## From the Raymond James Worthwhile Magazine

### five ways anyone can fight inflation

*While we can't stop inflation, we can plan for potential pitfalls. And you have an advisor to help you along the way.*

- 1 Quick! Don't do something!
- 2 Find new balance.
- 3 Shop for Yield.
- 4 Max out that Health Savings Account.
- 5 Add a low-cost safety net.



To read the full article *Battling Inflation*, continue to our website at [this link](#).

Then and now ...			
Over the past five years, the national average of everyday items has crept up. Take a look at the changes.			
	June 2017	June 2022	Change
Gas (gal)	\$2.34	\$5.06	116%
Eggs (doz)	1.33	2.71	104%
Milk (gal)	3.21	4.15	29%
Bread (lb)	1.34	1.69	26%
Chicken (lb)	1.50	1.83	22%
Stamps (first class)	0.49	0.60	22%
Electricity (kWh)	0.14	0.16	14%
Bananas (lb)	0.57	0.64	12%
Tomatoes (lb)	1.87	1.84	-2%

Source: Bureau of Labor Statistics, CPI data, June 2017 to June 2022

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3945 N. Vantage Dr., Suite 3, Fayetteville, AR 72703 -- 479.435.9955 -- [www.SummersWrightKestner.com](http://www.SummersWrightKestner.com)