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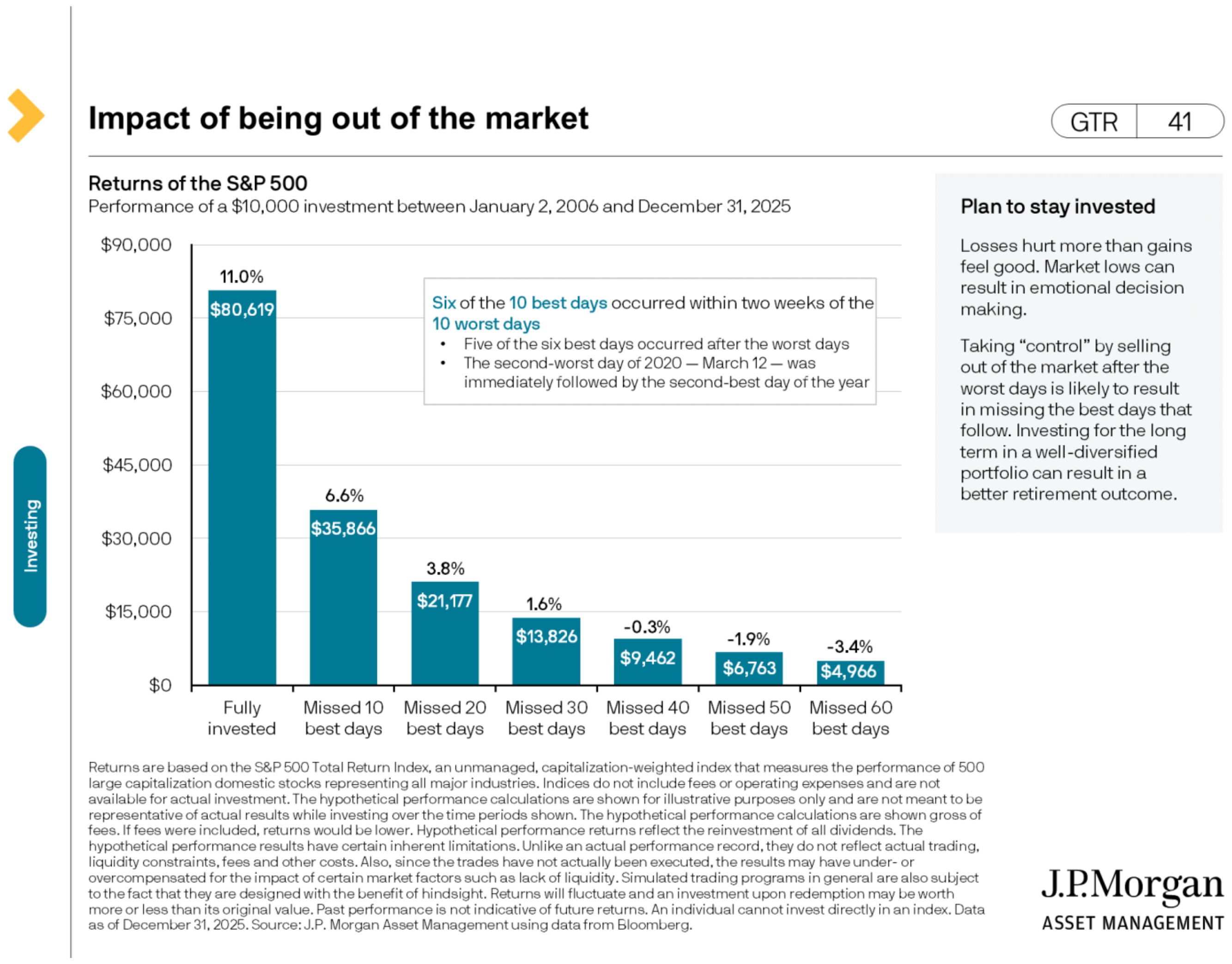
Perhaps like many of you, I spent the weekend channel surfing, glued to the news of events in the Middle East, with intermittent breaks for HGTV and the Cooking Channel. Having dedicated the past 43 years to navigating the complexities and cycles of the financial markets, I have experienced how global crises—whether geopolitical conflicts, economic downturns, or unforeseen events—test investors' resolve. What we know is markets are remarkably resilient, even in the face of wars, oil shocks, recessions, and political turmoil. Surges in volatility and short-term losses have always given way to recovery and growth over time for those who remain disciplined and focused on the long term. The lessons reinforce the value of patience, perspective, and prudent risk management.

As I flipped the channels, I was reminded of the old days (really old days) when our news came from, basically, 3 channels and, as I recall, was presented in a neutral way. It wasn't particularly surprising that in today's information-rich environment it felt as if different stations were covering different events and the requirement to ask the same question 42 different ways is truly a skill set. And posing questions that are impossible to answer like "what will happen next" and "how long will it last" are ridiculous. The way information is disseminated can shape perceptions and decision-making, especially during times of conflict when narratives may diverge sharply.

It is essential to remember the value of maintaining a long-term investment horizon, especially during periods of heightened uncertainty. Historical data consistently shows that, despite short-term volatility caused by geopolitical events, markets tend to recover and reward patient investors over time. According to research by J.P. Morgan Asset Management, missing just the 10 best days in the S&P 500 over the last 20 years (2003–2022) would have reduced an investor's return from 11% per year to just 6% per year (J.P. Morgan Asset Management Guide to the Markets).



Attempting to time the markets—buying or selling in response to news headlines or short-term market moves—is notoriously difficult. The best and worst market days often occur close together, and stepping to the sidelines can mean missing significant rebounds. A disciplined, long-term approach can help navigate uncertainty and provide the greatest opportunity for success.

As always, we are here to make certain you are comfortable with your investment strategy. Do not hesitate to contact us if you have any questions.

Lyn Cameron

"The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege." - Charlie Cameron

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