

This year's March has been marked by unpredictability in multiple arenas: sudden shifts in weather, surprising upsets in the NCAA basketball tournament, and volatile movements in financial markets. Much like the surprises encountered in NCAA bracket selections—such as picking High Point in the first round—the stock market continues to defy easy prediction. Building your NCAA bracket and selecting stocks share similarities: both involve thorough analysis, expert opinions, and a review of historical performance with the hope of making informed choices. Yet, despite our best efforts, the unexpected always finds a way to disrupt plans.

Whether you are an investor, a basketball enthusiast, or a traveler, navigating the turbulence this March requires resilience. It is clear that neither Wall Street, the NCAA tournament, nor the weather are immune to sudden and unpredictable shocks. While careful research and analysis remain important, it is crucial to acknowledge that chance can still impact outcomes, no matter how well you prepare.

Our advice remains consistent: stay the course, provided you have adequate liquidity to cover your cash flow needs for the coming years. If you have any questions or concerns, please feel free to reach out to us—we are here to support you.

And go Duke!



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"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