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Faith & Confidence

There is always a lot of noise floating around, especially in the media, promoting an attitude of fear and pessimism. Of course, there are a great many things to fear but there always have been. Through world wars, depressions and catastrophes of all kinds, **free markets have still always managed to spur economic growth.** And stock investments have remained the greatest wealth creation tool known to human-kind.

Many financial professionals constantly want to talk about their market outlook. In the long run, our market outlook is always the same. We are long-term bulls because stocks, as pieces of businesses that create wealth, have a higher expected return than other investments. And historically stocks, especially diversified portfolios of stocks, have rewarded the investor who maintained a disciplined, prudent investing strategy.

While we have faith in the future, our confidence does not come from beliefs about the future.

Confidence comes from the fact that investing in a global portfolio of over 12,000 companies, large and small, is much less risky than investing in any individual company, sector or country.

Confidence comes from a financial plan that combines low-risk assets with diversified stock investments to withstand any recession, no matter how long.

Confidence comes from understanding both the present tax code and the history of tax policy in the United States, and having an effective, proactive plan to deal with the IRS.



Diversification, tax-efficiency and discipline are three things we can control, and our ability to control those things leads to confidence. So instead of worrying about what we cannot control, we would like to concentrate on helping you set up your finances in line with your values.

We help you invest to maximize your retirement savings while controlling the risks you face. We also make taxes as painless as possible through efficient technology, IRS audit protections, and being here for you with proactive planning all year long.