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TO MAXIMIZE RETURNS, instant success is not always what's best for investors. Focusing on being happy down the road rather than worrying about near-term fluctuations, up or down, is a much better way to spend our time. As investors, we need to forget about the now and set our sights on the future. Creating and maintaining a 20-plus year retirement plan that provides us with a rising income to combat the ever-increasing cost of goods and services is more effective than feeding our egos, which tend to demand hasty success. Ebbs and flows of the stock market are normal, and necessary corrections like the one we had this year should be viewed as constructive building blocks to new opportunities. Our firm

continually stresses that we pay less attention to current events and instead turn our attention toward the bright future ahead.

Looking forward, we see the most innovative companies in the world creating products and services that will revolutionize the way we live. We, as well as our clients, are invested in these companies. After all, it is long-term compounded growth that will help us achieve our goals, not current day-to-day market movements.