

The stories of market speculation that have dominated the news recently are cautionary tales for individual investors. It goes without saying that *investing and gambling are not the same thing*. So if you're the type of person who doesn't feel comfortable betting your life savings on a long shot, the good news is that you don't have to find the next big stock to win in the stock market. Trying to do so exposes you to unnecessary risk and if you treat the Market like a casino, not only do you have to pick the right stock, but the right moment.



"Let's look at projected earnings for the next quarter."

A better approach is betting on the whole market than on a handful of individual stocks, through a low-cost, highly diversified portfolio. Then let time and compounding do their work. Compounding is the investor's best friend. As a point of reference, the S&P 500 (the broadest measure of US stocks) has grown at a rate of 10.26% since 1926, though it's worth noting that the path is rarely smooth. Click [here](#) for more on the bumpy road to the Market's long term average. Note that annual returns came within two percentage points of the Market's long-term average in just six of the past ninety-five years. Also good to note is that since 1926, annual returns have been positive seventy times and negative twenty-five times. Favourable odds indeed!

With all the options now available to investors, putting together a well-thought-out, well-researched investment plan -and one that you can stick with -is key. This is where we can help. We have built high diversified portfolios with complementary wealth management styles, that position your retirement capital for solid risk-adjusted returns over time. This allows you to commit to a long-term strategy that takes your own personal goals, situation and risk tolerance into account. Rather than needing to guess right, we instead harness the power of capital Markets to build wealth for you. I've often said that the Markets are the quantification of human progress. Now that's something worth betting on.

Investing is a lifelong journey. Making money slowly is much better than making -then losing- money quickly.

Be safe, be well!

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