

Hab Barton

From: Barton Advisory Services, LLC <hab@bartonllc.org>
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To: Hab Barton
Subject: Practice What You Preach



Practice What You Preach

Do I want flash and pizazz when I visit the dentist? Do I hope that my latest annual checkup with my GP leads to interesting conversation at my next social gathering? Of course not.

There are so many “exciting” things out there in the financial and investing world, so much of that flash and pizazz. Turn on CNBC and there are literal bells and whistles, buzzers and flashing lights.

In contrast, I love talking about the fundamentals of good financial planning and investing. Yet given the 24 hour news cycle and all the hoopla, some days it feels like I am writing in a kind of obsolete vernacular. Do people really need to hear about the fundamentals?

These doubts only enter my head for the briefest of moments, then I remember what’s what. I am not here for bells and whistles. Investments are not meant to be exciting for the most part. They are meant to fund the exciting things in life.

I’ll spare you the mountains of “boring” evidence just this once in order to take a more *personal route*.

I haven’t changed the fundamentals of what I do with my own family’s investments since I’ve started doing this a decade ago. Same story for our clients; I put my money where my mouth is.

We take our own medicine around here and follow the same strategies implemented for clients. You would hope that is an industry standard, but it’s not.

We've made numerous adjustments over the years in allocations, investment vehicles, alternative investments, asset location and tax efficient thinking, etc. Nothing is perfect, and we are always working to improve.

The fundamentals remain the same.

I have a different timeframe, risk profile, and journey than you. So our portfolios would not look the exact same. But it's the exact same fundamentals, the same investments just held in different proportions.

I did for myself what I recommended others do through all the madness of the last ten years:

- Covid, multiple wars, bear markets, recessions, debt defaults, negative oil prices, inverted yield curves, canal blockages, massive inflation, Brexit, currency crises, ETC
- Roughly six thousand elections, or so it feels like it

Never at one point in the prior ten years did I have a doubt about how to act, how to trade, how to invest. I was never sitting there wondering what we should do as we lived through any of those previously mentioned crises. I knew exactly what I wanted to do. How nice is that?

I can actually look and see every trade or adjustment I ever made in the last decade. Did I buy in 2020 when stocks crashed 30% in the blink of an eye? Oh yeah. Did I keep buying through 2022 during the meandering downturns? Yep, sure did.

Did I love every minute of it? Ha, not a chance! I felt the pains too, being that I am also human. I wish the stock market just went up every year, but it doesn't. I wish the Undertaker had never lost at Wrestlemania, but he did.

So let me just lay it down one more time as we stare down this election and a thousand other world events. There isn't a soul on earth that can predict the future. We do not know how the market will behave in the short term. We have a pretty good idea how it will behave in the long term. *Our method for investing doesn't make headlines, but it sure as heck gets you through those headlines.*

It's not just a theory. It's something I have lived personally. I'd never ask anyone to do something I wouldn't do myself.

Water & Utility Usage Alerts

I think I finally learned what a non sequitur was a few weeks ago, and I think this section of the newsletter qualifies as one. If not, hopefully it's still useful information.

You should consider signing up for text or email usage alerts from your utilities company. If your water usage reaches a critical level for the month, the utility company will send a text in real time. Why does this matter? A family friend was out of town when a pipe burst in her house. Had she been enrolled in the usage alert program, she would have been aware of the burst and flooding much sooner. A good bit of damage could have been prevented.

Just something to consider, especially if you have dwellings that aren't always occupied.

Video of the month: The Undertaker



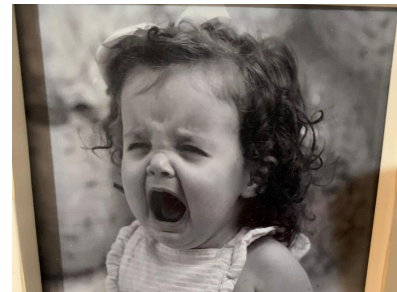
Speaking of the Undertaker, he *still* shows up every now and then. He still gets massive crowd reactions and handles his business. I've seen him in person a few times. He is about 8 feet tall.

Here is the Undertaker at this past Wrestlemania, 59 years old and still taking on the Rock: [Undertaker at Wrestlemania XL](#)

The Market's Fear Gauge

It's almost Halloween. Have you ever heard about the volatility index VIX? It's also referred to as the "fear index."

That sounds frightening, but what does it all actually mean? Kevin Grogan breaks down the VIX and how to think about it: [Understanding the market's fear gauge](#)



Various Interests

On the way to school one morning Alice said, "Dad, do you know why I am such a great artist? It's because I color all the time." It's true. She loves to color. She is a great artist.

Annie has been loving her trips to Little Gym. If you call it Little Gym, she gets angry and forcefully informs you, "it's not little gym, it's gymnastics." I thought that was the same thing but okay.

