



PACIFIC CAPITAL



November 29, 2018

A few things I don't know:

1. what the stock market will do in the next few months.
2. if now is a perfect time to buy Bitcoin.
3. which marijuana stock is going to go up.
4. how we will ever pay off our mounting state or national debt.
5. what the Fed will do with interest rates over the next few years.
6. when the next recession will begin.

Be cautious with anyone claiming to know the answers to these 6 questions.

A few things I know:

1. your chances of success skyrocket when you have written financial and business goals.
2. making smart money decisions is like eating your vegetables; hard at first until you see how it feels to be healthy.
3. how to set up tax-advantaged, tax-deferred, and tax-free income for you in retirement.
4. how to diagnose the health of your financial life to see where you need to make improvements.
5. most people have good intentions for their money and their future, but they procrastinate way too long to get serious about it.
6. money is just a means to an end...creating memories with family and friends brings fulfillment that money cannot buy.

This picture was during our Thanksgiving hike in Yosemite at the top of some waterfalls. Hope you and yours had a great Thanksgiving as well!

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