



The monthly newsletter from your trusted financial advisor with ebbs and flows of information relevant to your financial well-being.

This month features a note about market volatility, a Playbook challenge, some news and helpful tidbits, and a crew spotlight on Johanna!



We understand the headlines can feel loud. Doubt can creep in and you may start questioning your investments, but don't panic. We continue to be here to help you weather the storm.

Here are some great reminders during market downturns:

- **Markets are reacting to headlines, not fundamentals.** The recent pullback has been driven by uncertainty around global policy, not because the economy or corporate earnings are collapsing. Markets react first and analyze later.
- **Your plan already accounts for volatility.** Your investments are not based on guesses -- your portfolio is built around your long-term goals, risk tolerance, and income needs.
- **Emotional decisions can be costly.** History shows that selling during sharp declines often leads to missing the rebound. Staying invested through the cycle is what can lead to long-term success.
- **There may be strategic opportunities.** Periods like this can create tax planning advantages, rebalancing opportunities, and entry points into long-term themes. We watch closely for these.

If you're feeling uneasy at any time, let's connect. Regardless of the size of the waves, we're here to be your sounding board.



This month's challenge is for you to complete your [Household Bills](#) chapter.

The bills section could include the things you have to pay in order to keep your home running smoothly: rent or property taxes, electricity, water, internet, and so much more!

If you have questions about your playbook, [Joelle](#) can help.

Reminder: the password to access your Household Playbook chapters [online](#) is **Playbook**.



Every year, we host a Portsmouth harbor cruise in appreciation for our clients, family, and special guests. This is our collective time to mix and mingle in the fresh air (with a drink in each hand!). The night is a relaxing time to take in the sights and sounds of the beautiful seacoast.

We're mailing your cruise invitation this week, so watch for your boarding pass!



Getting to Know the First Anchor Team

"People have come to rely on Johanna for her outstanding work, but may be surprised to learn how active and involved she is in the community." - Captain Bonnie

Here are some interesting fun facts about Johanna that you might not know!



- Johanna has travelled to 17 countries, including Russia, where she lived for 5 years. She most recently visited Serbia, her favorite to visit is Finland, and is hoping the next country she'll cross off her bucket list is South Africa.
- She has been volunteering with Gosling Meadows in Portsmouth for 7 years, where she helps build community by serving meals and leading kids' programs.
- Before work, she enjoys a cup of coffee--dark roast, no cream, no sugar--with her cat, Possum by her side.
- In her free time, she enjoys physical activities such as rowing and kettlebell, taking on new home projects, and savoring her favorite role of all: auntie.



If you prefer to schedule your appointments with us via text messaging, you are now able to do so. Please note that our text number is *different from the office phone number*, and we are required to obtain your consent to text messaging in advance.

As a reminder, never send any personal or financial information via text and keep in mind our response times will always be during normal business hours. (However, if you want to text us pet pictures, then we're available 24/7!).

[Touch base with the office](#) to request the initial texting consent message, for your scheduling convenience.



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