

## YOUR WORST PERFORMER LAST YEAR



### May Just Be Your BEST Performer This Year

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
REIT 26.6%	Cdn Bonds 7.2%	Emerging Mkt Stocks 16.8%	US Small Cap Stocks 29.3%	REIT 29.3%	Cdn Bonds 1.9%	Cdn Stocks 19.3%	Emerging Mkt Stocks 28.7%	Int'l Bonds 1%	US Large Cap Stocks 28.5%	Gold 23.3%	REIT 31.2%	Cash (TBill) -5.2%
Gold 26.1%	Gold 5.5%	Int'l Dev Stocks 16.5%	US Large Cap Stocks 30.4%	US Large Cap Stocks 12.8%	REIT 1.7%	US Small Cap Stocks 15.9%	Int'l Dev Stocks 23.8%	Cash (TBill) -0.1%	REIT 26.1%	US Small Cap Stocks 17.5%	US Large Cap Stocks 20.2%	Gold -7.2%
US Small Cap Stocks 26%	REIT 5.5%	US Small Cap Stocks 16.2%	Int'l Dev Stocks 20.3%	Cdn Stocks 9%	US Large Cap Stocks 0.6%	US Large Cap Stocks 9.7%	US Large Cap Stocks 19.3%	Cdn Bonds -0.6%	US Small Cap Stocks 24.5%	US Large Cap Stocks 18.7%	Cdn Stocks 17.5%	Cdn Stocks -11.9%
Emerging Mkt Stocks 17.2%	All US Bonds 12.7%	REIT 12.7%	Cdn Stocks 11.7%	Int'l Bonds 8%	Int'l Bonds 0.3%	Emerging Mkt Stocks 9.5%	US Small Cap Stocks 13.8%	All US Bonds -1.9%	Cdn Stocks 20.3%	Emerging Mkt Stocks 13.6%	US Small Cap Stocks 10%	HYield US Bonds -15%
Cdn Stocks 14.8%	HYield US Bonds 4.2%	US Large Cap Stocks 14%	HYield US Bonds 3.1%	All US Bonds -0.3%	HYield US Bonds 9%	Gold 9.3%	Gold -3.2%	Int'l Dev Stocks 7.2%	Int'l Dev Stocks 19.3%	Int'l Dev Stocks 7.7%	Int'l Dev Stocks 4.1%	Cdn Bonds -17.3%
US Large Cap Stocks 13.4%	Int'l Bonds 0.8%	HYield US Bonds 12.5%	REIT 0.9%	US Small Cap Stocks 6.7%	Cash (TBill) -0.7%	Gold 6.6%	Cdn Stocks 7.1%	HYield US Bonds -4.7%	Emerging Mkt Stocks 17.6%	Cdn Bonds 7.5%	HYield US Bonds 4.1%	Int'l Bonds -18.7%
HYield US Bonds 10.9%	US Large Cap Stocks -0.8%	Gold 6.5%	Int'l Bonds -0.4%	All US Bonds 5.1%	Int'l Dev Stocks -0.9%	REIT 6.3%	HYield US Bonds 4.9%	US Large Cap Stocks -6.2%	Gold 15.9%	Cdn Stocks 6.2%	Emerging Mkt Stocks 5.8%	All US Bonds -19%
Int'l Dev Stocks 6.8%	Cash (TBill) -2.9%	Cdn Stocks 6.4%	Cash (TBill) -1.5%	HYield US Bonds 3.9%	HYield US Bonds -2%	Int'l Bonds 2.9%	REIT 2.8%	REIT -7.7%	HYield US Bonds 13.3%	All US Bonds 6.1%	Cash (TBill) -6.5%	Int'l Dev Stocks 20.9%
All US Bonds 5%	US Small Cap Stocks 5.5%	Int'l Bonds 4.5%	Cdn Stocks -2.4%	Emerging Mkt Stocks -0.1%	US Small Cap Stocks -4.3%	All US Bonds 0.5%	All US Bonds 1.4%	Cdn Stocks -10.7%	All US Bonds 6.3%	HYield US Bonds 3.9%	Cdn Bonds -7.3%	US Small Cap Stocks 23.1%
Cdn Bonds 4.2%	Cdn Stocks -10.7%	Cdn Stocks 2.8%	All US Bonds -3.6%	Cash (TBill) -0.7%	Cdn Stocks -9.7%	Int'l Dev Stocks 0.4%	Cdn Stocks 0.6%	US Small Cap Stocks -11%	Int'l Bonds 5.5%	Int'l Bonds 3.1%	All US Bonds -8.3%	Emerging Mkt Stocks -23.2%
Int'l Bonds 1.7%	Int'l Dev Stocks -15%	All US Bonds 2.4%	Emerging Mkt Stocks -6.4%	Gold -1.2%	Gold -12.3%	Cdn Bonds 0.2%	Cdn Bonds 0.3%	Int'l Dev Stocks -16.1%	Cdn Bonds 4.9%	Cash (TBill) -0.9%	Int'l Bonds -9.2%	US Large Cap Stocks -23.6%
Cash (TBill) -1.5%	Emerging Mkt Stocks 24%	Cash (TBill) -1.7%	Gold -29%	Int'l Dev Stocks -6.4%	Emerging Mkt Stocks -16%	Cash (TBill) -1.8%	Cash (TBill) -1.3%	Emerging Mkt Stocks 46.2%	Cash (TBill) -0.1%	REIT -6%	Gold -10.3%	REIT -31.1%

Yep, 2022 was a tough year for the stock market, in general. With the Fed raising interest rates over 8 times now, it's brought valuations down. Especially in those high flying growth companies. Though not all stocks did poorly last year. In fact, value stocks, that tend to trade at historically reasonable price to earnings, fared quite well. Things like energy and utilities. The asset class that may not have a huge potential for growth, but instead may pay a steady, predictable dividend with a reasonable P/E (price to earnings ratio). But don't get caught, like so many investors do, trying to chase the returns from last year. In fact, many times, those investments that got hit the hardest one year tend to be the best performer the following year, as you can see on the historical asset performance chart.

This is where the principle of asset allocation and rebalancing comes in. The con-



#### This Stuff Ain't Easy to Write

Every month, I try to come up with interesting content for our readers and sometimes it's really tough, since I author it all myself. If you have something you think would be interesting for others to learn about, or maybe you would like to contribute an article, let us know! We can use all the help we can get. Thanks for reading and hope you enjoy!

cept is simple, but too many times, I've seen people avoid those asset classes that had taken the biggest beating the prior year, when in fact, they should be taking advantage of the decline in value. By starting with a mix of asset classes in their respective percentages, you can re-evaluate how those percentages have changed over time. In other words, let's say you started the year with a model recommending 15% in US large cap growth stocks and as I've just mentioned, those assets took the biggest hit. Well, after freshly reviewing the percentage allocation, you may now only have 12% of the portfolio in US large cap growth stocks, due to the double-digit decline in value. This presents an opportunity to rebalance. Since US large cap value held up quite well, you're probably overweighted US large cap value. So now would be the time to take some of the froth off the top and rebalance to US large cap growth to bring your total percentage mix back to the original asset allocation model.

By implementing this simple investment planning strategy, you will remove all emotion from your investment decisions. You won't get caught up chasing returns or following the pack. But instead, you will simply realign your portfolio with your risk tolerance, "... continued on page 2"



May is the month of flowers. Sunday the 14th is Mother's Day, so be sure to show your Mom your appreciation by getting her some! There are some notable music venues coming this month as well. Welcome to Rockville returns to the Speedway from Thursday the 18th to Sunday the 22nd, featuring some Rockin Headliners like Rob Zombie, Alice Cooper, and Pantera, if you're into that. The Daytona Beach Summer Concert Series kicks off on Friday, May 27th at the Bandshell and it's FREE to the public. And finally, Memorial Day is Monday May 29th, honoring the men and women who died serving in the US military. Thank you to all that do or have served!

Respectfully,  
Scott Weidman, CFP®



## Pests Perplexing Your Plants?



Hope you enjoyed the article on propagating plants from last month. If your efforts were successful, by now you may have a plethora of vigorously healthy plants adapting to their new surroundings, setting their roots deep. Just the time for the pest population to take notice.

Well, I got a great little tip of advice from a client who tried the same technique. Consider releasing lady bugs into your landscaping to naturally control the pest population. They are considered to be ben-

eficial insects for the garden and have an insatiable appetite for aphids. Believe it or not, you can actually purchase live LadyBugs on Amazon and have them show up

at your front door. So, for the low low price of \$30 dollars, I did just that. I bought 9000 Live LadyBugs and released them, ALL, simultaneously in my greenhouse! What an amazing experiment it was. I had these pest warriors crawling on me, the plants and everywhere in between, aggressively seeking a little morsel to feast on. What a fun experiment. If you're having issues with pests, try the natural way and get your grandkids in on the action. They'll LOVE IT! And thank you Claudia for the gardening tip! Always appreciated!



"...Continued"

while taking advantage of the moves in the market, up and down. Of course, your individual circumstances may be different, and this should not be

construed as investment advice. But if you would like to review your personal asset allocation and how much risk you do have to see if this is a

good opportunity to re-balance, give us a call to discuss.



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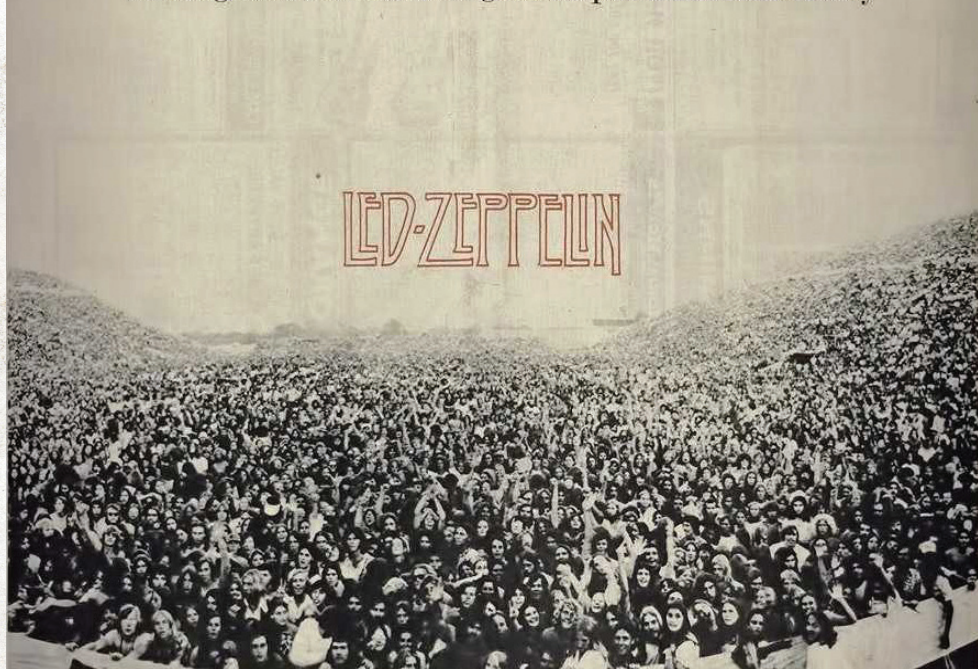
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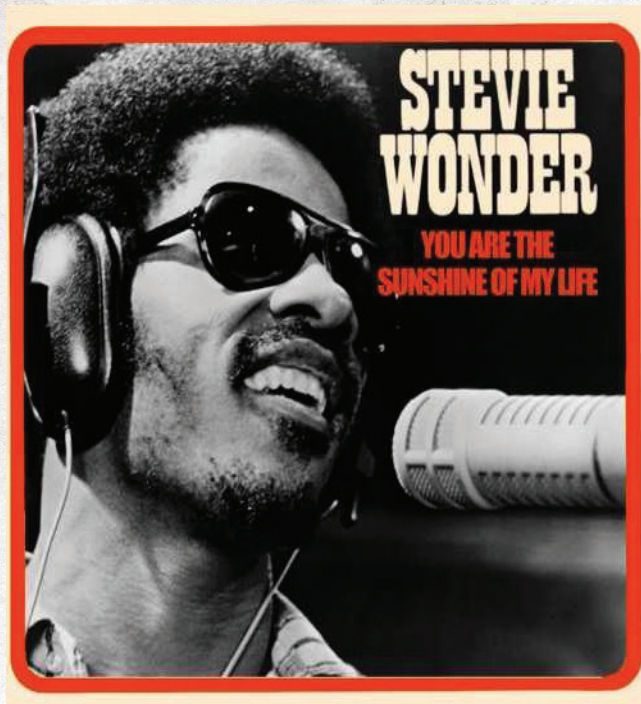
# Flashback 50 Years Ago This Month

56,800 people came to see Led Zeppelin in Tampa Florida on May 5th 1973.  
The largest audience for a single artist performance in history



## Led Zeppelin plays at Tampa Stadium

On May 5, 1973, Led Zeppelin played before 56,800 people at the Tampa Stadium, which surpassed the attendance record of 55,600 set by The Beatles at Shea Stadium on August 15, 1965. "Ladies and gentlemen, what more can I say? Led Zeppelin!" Fans screamed as if they were on fire. Plant stepped to the mike. "Looks like we've done something nobody's done before," he said, referring to the box office record.



## Music

"You Are the Sunshine of My Life" is a 1973 single released by Stevie Wonder. The song became Wonder's third number-one single on the Billboard Hot 100 chart and his first number-one on the Easy Listening chart. It won Stevie Wonder a Grammy Award for Best Male Pop Vocal Performance and was nominated for both Record of the Year and Song of the Year.



## Tip Of The Month

May is probably the cruelest month of the year for teachers, with the end of the school year quickly approaching. Because of that, each May is Teachers Appreciation Month. This month, I have no FRS TIP of the month. But, instead, we do want to recognize the hard work and perseverance that teachers all across the country do to invest in our youth. I know the job is generally thankless and becoming more and more challenging every year as more responsibilities are piled onto your shoulders. So, this month, I want to say THANK YOU for all you do to help our youth achieve greatness. I hope you and your family have a wonderful summer!



On May 25th, 1973 the Skylab 2 space mission, with U.S. astronauts Pete Conrad, Paul J. Weitz, and Joseph P. Kerwin, was launched to repair damage to the recently launched Skylab space station. Using a vehicle and equipment from the canceled Apollo 18 mission, Skylab 2 was the first crewed space mission for the U.S. since the end of the Apollo program in 1972.

# Idiom Of The Month “Stop And Smell The Roses”



As they say, April showers bring May flowers. So, this month's idiom references Roses. The phrase "Stop and Smell the Roses" refers to appreciating and recognizing the good things we have in our lives. The expression came into use in the 1960's and is actually a rephrasing of a sentiment found in an autobiography written by golfer Walter Hagen: "Don't Hurry. Don't Hurry. And be sure to smell the flowers along the way." This passage was soon paraphrased as Stop and Smell the Roses. So, always be thankful, each and every day

for the good things you have in life and recognize it. Times goes too fast, so don't forget to Stop and Smell the Roses along the way! And now you know!

