

**1** The Era of Growth Investing is Over

It's a bold statement that I can't claim as my own, but let me tell you something, not only do I believe it, I've been bracing for it! Last quarter, we highlighted that the boom of crypto had a stench similar to the tech bubble of 1998. Although this isn't quite the same, we're starting to see vulnerability in tech holdings like Facebook, Google, Apple and Netflix— the former feeling the burn of issues in corporate governance. Don't get me wrong, these are incredible companies, but when the juice isn't worth the squeeze, how do you pivot?

**2** Buy Low, Sell High

Well, duh. Right? Before you pat me on the back for acknowledging this pretty basic belief, as it relates to human psychology, it's actually a difficult concept to grasp. Let me explain... No one gets excited about a 'sale' in the markets. Instead, we're way more invested when markets are at an all-time high. Why is that? I read about the role media plays in breeding a built-in brain function called confirmation-bias— a social-validation loop that exploits a vulnerability in human psychology causing us to quench the 'belief' that we hear. Sound like something you've experienced?

**3** All is well on the Emerald Isle

I was in Ireland for a work conference in May, and aside from an ale or two, my biggest takeaway was that Ireland's economy doesn't seem to be ailing at all. Unemployment is so low that there's a need for foreign workers. Corporate taxes are so low that there are a surprising number of corporate headquarters. And, unless you aspire to be in fossil fuels, there's a HUGE incentive in getting your first degree— it's FREE.

**THE JUICE ISN'T  
WORTH THE  
SQUEEZE ANYMORE.**



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**BY ROBERT CHALANCHUK  
PORTFOLIO MANAGER**

## WE MAKE INVESTING PERSONAL

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### READY TO CHAT?

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We offer a high-performance approach to investing. Using our unique qualifications as a Portfolio Manager, we build and manage a strategic fund that is constantly monitored, evaluated and adjusted to deliver optimal performance. With 100% transparency, we put our money where our mouth is by personally investing in our own model.

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