



As a volatile year draws to a close, the great question is whether 2018 will have proved to mark the peak of this market cycle, or whether it will have merely represented a pause in an historic, ongoing bull market. Unresolved issues concerning global trade, corporate earnings, and monetary and fiscal policy will provide the answer in due course, and other concerns currently unknown to us will no doubt arise as our current concerns fade into the background. We look forward to sharing our thoughts on these matters with you in future *Outlooks* as 2019 unfolds.

For the moment, though, we wish to put aside the cares of the day, and instead take this opportunity to express our appreciation and gratitude to our clients for their continued trust and confidence. Whether the investment seas are calm or stormy, we recognize that the wealth you have entrusted to us is important to your security and future goals, and we will continue to manage your funds in a manner that offers the best chance for success in achieving those goals.

The Entire Wealth Management Group wishes to extend to all our clients our best wishes for a joyous holiday season, as well as our hope for a peaceful and prosperous New Year.

We look forward to working with you to face a future of new challenges and limitless opportunities.

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