

Zoom out; focus on your big picture

Uber! Lyft! Bitcoin! IPOs! SUPER IMPORTANT!

Don't fall for it. That stuff is fun, but the highlights of the 24/7 financial news cycle are generally of small picture importance for most of us. We believe that by minimizing those distractions and zooming-out to focus on your big picture, more sustainable and fulfilling personal financial plans can be placed into action.



GUEST CORNER

JEFF WUND

So let's zoom-out to examine the hierarchy of personal financial planning. Start here:

STOCK-PICKING AND MARKET TIMING

The financial media and many financial professionals place a lot of focus on purchasing the "right" individual stocks and short-term market timing, which have proven to be the least fruitful use of investor time. While the ubiquitous examples like, "if you invested your pocket change in Amazon in 2000, you would be a bazillionaire today" are alluring, outside of Jeff Bezos himself, who do you know who has done that? The truth is that stock picking and market timing are really difficult, even for the "pros," who have an exceedingly tricky time beating approaches that take very little time and energy to execute. Let's zoom-out a bit...

LOW-COST DIVERSIFICATION > STOCK-PICKING AND MARKET TIMING

Low-cost investment vehicles, many of which replicate market returns with minimal cost, provide a nearly unbeatable advantage over time versus stock picking and market timing. This approach has proven itself time and time again. We believe investment fund selection should focus on placing time and probability on your side by efficiently investing in the market itself. Let's zoom-out another level...

ASSET ALLOCATION > LOW-COST DIVERSIFICATION

Asset allocation, your mix of different investment types like stocks, bonds, real estate, commodities and cash, is much more important than individual security or fund selection. We believe asset allocation determines almost all of the movement, total return, potential for gain, and potential for loss of a portfolio – much more so than individual security or fund selection. Zooming-out!

INVESTOR BEHAVIOR > ASSET ALLOCATION

In our opinion, a well-constructed asset allocation, in the form of a low-

cost diversified portfolio, is only as potent as an investor's ability to deal with the highs and lows of the market cycle. Studies have repeatedly shown that fear and greed can cause investors to make decisions that lead to far inferior investment outcomes than if they did nothing at all. We believe that finding your investment "comfort zone" may allow you to remain steady in the face of volatile markets and is paramount to the long-term success of an investment portfolio. And we're zooming...

ABILITY TO SAVE > ABILITY TO INVEST

Even if you're well-behaved, you actually need to be able to save money to invest! To be clear, investing is very important, and if done incorrectly can be very damaging. But it's much less critical if you don't have a way to contribute money to your portfolio consistently. This is particularly true for younger investors. Investment returns on top of great saving and spending habits can be a very potent financial combination. Zoom, zoom, zoom...

PERSONAL FINANCIAL PLANNING > SAVINGS AND INVESTMENT PLAN

Your ability to save and invest is best served by knowing precisely what you're saving and investing for. While you'll likely do these things no matter what,

you'll be more effective if you have taken the time to construct a thoughtful financial plan with clear objectives. We're almost there!

THE PERSONAL > THE FINANCIAL

Personal financial planning needs to be personal to be successful! Money is a "means" to an end, not an "end" unto itself. So what makes you and your family tick? What types of recreational activities and interests do you appreciate most? What longer-term aspirations do you have? And how does your "day job" support for all of this? Answer these questions, and you're on your way.

By zooming-out, and focusing on what is most important, hopefully you can better visualize your big picture and place your plans into action.

Jeff Wund is a Principal for AtwoB, an independent registered investment adviser located in Katonah. For more information, visit today2b.com or call 914-302-3233. This article is for information only and should not be considered financial planning or investment advice. A copy of AtwoB's current written disclosure statement discussing AtwoB's business operations, services, and fees is available at the SEC's investment adviser public information website or from AtwoB upon written request.

LEGALS

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may be served & shall mail process to Christian Youssef, 4 Martine Ave., White Plains, NY 10606-4016. Purpose: Medicine.

LLC FORMATION NOTICE

EZ Wash Laundromat, LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 6/29/2018. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to 1039 Yonkers Ave., Yonkers, NY 10704. General Purpose.

NOTICE OF COMPLETION OF 2019 TENTATIVE ASSESSMENT ROLL OF THE TOWN OF SOMERS, WESTCHESTER COUNTY, NEW YORK

Pursuant to §506 & §526 of the Real Property Tax Law:

NOTICE IS HEREBY GIVEN THAT THE 2019 TENTATIVE ASSESSMENT ROLL FOR THE TOWN OF SOMERS, COUNTY OF WESTCHESTER, HAS BEEN COMPLETED AND WILL BE AVAILABLE FOR INSPECTION AT THE

SOMERS ASSESSOR'S OFFICE.

(1) The Assessor will be in attendance with the 2019 tentative assessment roll at 337 Route 202 Annex Building, Somers, NY 10589 on the following days and times:

Thursday, June 6th from 10:00 am to 2:00 pm

Friday, June 7th from 9:00 am to 1:00 pm

Tuesday, June 11th from 4:00 pm to 8:00 pm

Saturday, June 15th from 1:30 pm to 5:30 pm by appointment only –

you must call (914)277-3504 by Friday, June 14th for an appointment.

(2) If you are not satisfied with the assessment, a Complaint on Real Property Assessment application, form RP-524, may be filed with the Board of Assessment Review. The application must be completed, include supporting documentation, and be submitted before the Board of Assessment Review grievance hearings are completed on June 18th, 2019. The Board of Assessment Review will meet to hear assessment complaints on Tuesday, June 18th, 2019 from 3:00 pm to 5:00 pm and from 6:00 pm to 8:00 pm. The meeting will be held at the

Town Hall Meeting Room: 335 Route 202; Somers, NY 10589. Applications and instructions are available in the Assessor's office in the Town House Annex at 337 Route 202 Somers, NY 10589, or on the internet at: <http://www.tax.ny.gov/pdf/publications/orpts/grievancebooklet.pdf>

(3) Judicial review of your assessment is available if you are dissatisfied with the determination made by the Board of Assessment Review.

Dated this 1st day of June, 2019

Teresa A. Stegner, IAO
Assessor

PLANNING BOARD TOWN OF SOMERS WESTCHESTER COUNTY, NEW YORK PUBLIC NOTICE

NOTICE IS HEREBY GIVEN that the Planning Board has scheduled a Public Hearing on June 12, 2019, at 7:30 p.m. at the Town House, 335 Route 202, Somers, New York, to consider the application of Heritage Hills Society for a Wetland and Water Course Protection Permit, for the repair of an open bottomed arch culvert and slope stabilization

at the intersection of West Hill Drive and Heritage Hills Drive as shown on a plan entitled, "Heritage Hills/West Hill Drive Culvert Repair", prepared by Insite Engineering, Surveying & Landscape Architecture, PC, dated September 14, 2018, last revised February 15, 2019.

The site is located on the North-West side of the intersection of Heritage Hills Drive and West

Hill Road in a DRD zoning district and is designated on the Town Tax Map as Sheet 17.06 – 10 - 16.

Anyone is invited to attend and will be heard on the aforesaid matter.

BY ORDER OF THE PLANNING BOARD

John Currie, Chairman
Barbara J. Sherry, Secretary,
May 30, 2019

ABUSED by CLERGY in NEW YORK?

NEW LAW! ACT NOW.

If you are a survivor of child sexual abuse, New York law allows you to take action against the perpetrator and institution that protected him or her.

Begin your journey of healing today. Contact us now about the NEW YORK CHILD VICTIMS ACT.



JEFF ANDERSON & ASSOCIATES

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