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Your Financial Freedom.

Hello again, Everyone!

All of us here at Midwest Financial Group hope you are doing well as the year rolls along! It's hard to believe it's August already, isn't it!?! As part of our ongoing efforts to keep our clients informed of things we believe to be important, we've started a new bi-annual letter that has gone out this year. This is the second one in that initiative – we hope you enjoy!

This letter comes a little bit later than we had initially planned this summer. Partly because it's been a very busy year so far for us. We're proud to say that the team here has grown, with both the addition of new staff, as well as the addition of Baby Harrison, our Business Manager Jackie Frazee's son who was born earlier this summer!! Beyond that, we had new homes built and staff move, we celebrated a few of our kids' graduations, we've had some family trips and vacations, and all sorts of things beyond just the normal day to day activities.

Along with all of that, we've stayed occupied with observing all the events of this year in the markets and the political world. This is what we've decided this letter's message should be indirectly about.

Many of you use our in-house created mix of portfolios. The investment committee at Midwest Financial Group reviews and looks at these after every quarter, and in light of the current economic and geo-political world, are happy to report that the accounts are doing exactly what we'd expect and no changes are scheduled to occur at this time. We'll revisit this again after the 3rd quarter ends.

Yes indeed, the markets have been on a much more 'bumpy ride' this year than last. But, overall, things in the markets are in positive territory year-to-date (as of the time of writing this) – just like they are most years. We know it's hard not to turn on the TV, radio, phone or computer and hear or see something negative regarding the economy, politics, and more. It can sometimes make it tough to remember what's truly important as most of what you hear and see is designed to capture your attention by using fear and negativity.

Even though the media would have you believe that the end of this Bull Market, which started nearly a decade ago, could be any day now – we still are cautiously optimistic about what might remain for us the rest of 2018. Sure, only time will tell, but we do see that there are positive signs that remain in place right now. As always, we firmly believe that a portfolio is not a plan, and a plan is a plan, and it can only be created by a planner. And that is why we make sure that when we are working together on things, we always start with having a quality financial plan in place to guide and help direct our decisions on investment selection, as well as all other financial items. It is important to remember that downturns and corrections in the market are a temporary occurrence, that ultimately will lead us back to a permanent upward trend. We'll continue to maintain this philosophy and handle any events that come up with that perspective.

As I mentioned, trying to find uplifting information and news in the world can be hard. Earlier this year, while searching for something positive to read, I came across a poem titled '**The Dash**' by Linda Ellis. It's brief, but we felt it's worth sharing. As you continue into the second half of this year we hope you'll think back on this poem from time to time for some valuable perspective on what is truly important in life, and the importance of living every day to its fullest.

(see reverse)

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"I read of a man who stood to speak at a funeral of a friend. He referred to the dates on the tombstone from the beginning...to the end.

He noted that first came the date of birth and spoke of the following date with tears, but said what mattered most of all was the dash between those years.

For that dash represents all the time they spent alive on earth and now only those who loved them know what that little line is worth.

For it matters not, how much we own, the cars...the house...the cash. What matters is how we lived and loved and how we spend our dash.

So think about this long and hard; are there things you'd like to change? For you never know how much time is left that still can be rearranged.

To be less quick to anger and show appreciation more and love the people in our lives like we've never loved before.

If we treat each other with respect and more often wear a smile...remembering that this special dash might only last a little while.

So when your eulogy is being read, with your life's actions to rehash, would you be proud of the things they say about how you lived your dash?"

We look forward to being able to continue to be your partner through all of the events that occur in your lives. As you have heard us say many times before, we believe that with the worry of your financial future removed and a comprehensive plan to help guide the decision-making process, you are free to be able to live your life, follow your dreams and passions, and truly thrive. It our hope that we can help you fill your "Dash" with amazing things!!!

I'm sure we'll be in touch, but we wish you a safe, healthy, and positive second half of the year!

Sincerely,

Matthew M Cuplin, CFP®

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