

Summer's Here

Time To Chill



Dear Investor,

I want to tell you a story.

Imagine this: You're lounging on a yacht in the **French Riviera**, the Mediterranean sun warming your skin, a chilled glass of rosé in hand. The only thing you're stressing about is whether to have another croissant or wait for lunch or maybe you're strolling through London's Hyde Park, where the sun makes an appearance (a rare but glorious sight).

Now, imagine if right in the middle of this bliss you suddenly grabbed your phone, checked your accounts, and gasped: **"Oh no! The 10-year Treasury yield spiked again!** Should I liquidate my bonds and hide my money under a mattress?". Is the rest of my money, ok? Is my European bank account still good?

My friends, as Trevor Noah would say: "Come on, bruh. Even the Swiss Franc takes a holiday now and then."

The Markets Will Survive Without You (Really)

Yes, your private banker / investment manager's job is to worry about your money, so you don't have to. But summer is here, and if there's one thing, I've learned from watching Trevor Noah's comedy, it's that life is too short to obsess over every market tremor. As such, you need the right type of portfolio, one that lets you truly kick back.

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- The S&P 500? It'll still be there when you get back from that beach in Thailand.
- Your fixed deposit account? Even the "safest" fixed-income investments at the world's biggest banks aren't immune to risk (cough Some Banks cough).
- Your sanity? Worth protecting.

So, while I'm over here analyzing dividend yields and various rate decisions, I want you to do something radical this summer: relax.

Why You Should Stop Checking Your Portfolio Like It's Instagram

Let's be real constantly refreshing your investment app is about as productive as refreshing your ex's Facebook page. It doesn't help. It just stresses you out.

- **Markets move in waves.** The French Riviera wasn't built in a day, and neither is a solid investment strategy.
- **Volatility is normal.** London weather goes from sunshine to downpour in 10 minutes, does that mean you should never leave the house? No. You bring an umbrella and keep walking.
- **Time in the market > Timing the market.** Thailand's best street food stalls didn't get famous overnight. They simmered, perfected their craft, and now they're legendary. Your portfolio? Same idea.



Why Even "Safe" Investments Aren't Always Safe

Now, I know some of you are thinking: "But what if I just stick to ultra-safe bonds and blue-chip stocks? Surely those are bulletproof?"

Well, once upon a time ago an almost 200-year-old banking giant, a pillar of European stability was once super stable until it wasn't. Even **U.S. Treasuries**, the so-called "risk-free" asset, took a beating when rates surged.

The lesson? **No investment is immune to risk.** But that doesn't mean you should panic, it **means you should diversify properly, stay disciplined, and not let fear ruin your summer.**

What Trevor Noah Would Do (Probably)

1. Take the damn vacation.

Santorini isn't just for Instagram influencers and the oligarchs (okay, mostly). It's for you, the person who worked hard all year and deserves a break.

London's pubs are calling. Thailand's beaches are whispering. Answer them.

2. Spend money on experiences, not just spreadsheets.

Your kids won't remember your asset allocation, but they will remember that time you tried to haggle with a tuk-tuk driver in Bangkok and ended up paying double anyway.

That Michelin-starred meal in Nice? Worth it. The overpriced cocktail in a

Mayfair bar? Also worth it (mostly for the story).

3. Trust the process (and your investment manager).

I'm not saying ignore your finances completely, just don't let them ruin your summer.

Think of me like your financial umbrella: I'll handle the UV rays (market downturns), so you can focus on getting that perfect tan (or, you know, avoiding sunburn like a sensible person).

The Bigger Picture

Yes, inflation is a thing. Yes, elections cause market jitters. And yes, some guy on the telly is probably screaming about a recession right now. But here's the truth:

The world keeps turning. Markets have survived wars, pandemics, and even disco. They'll survive your two-week trip to Cape town.

Your portfolio should be built for the long haul. Like a fine Bordeaux or a vintage Scotch, it gets better with time.

Memories > Money (within reason).

I'm not telling you to YOLO your life savings on a yacht (unless it's a really nice yacht), but don't let fear of volatility steal your joy.

Final Thought: Do Less, Enjoy More

This summer, I challenge you to: **Unplug.** Unless it's to post a fire beach pic, put the phone down.

Indulge (wisely). That second gelato? Go for it. The overpriced souvenir? Sure, why not.

Trust the plan. We've got your back, so you can focus on what really matters, like whether to order the lobster or the steak.

As Trevor Noah would say: "Life's too short to stress about the things you can't control. So control what you can your happiness."

Cheers,

Dayo Oduwole

Your Banker & Part-Time Minister of Enjoyment

PS: If you liquidate your bonds to buy a yacht, just name it after me.

"SS This Was a Terrible Idea" has a nice ring to it.

Become a client, message us at welcome@oldshoreham.com

Warren Buffett once said, "The stock market is a device for transferring money from the impatient to the patient." Well, I'll add: "Summer is a device for transferring stress from the relaxed to the overthinkers."

So go ahead—unplug, unwind, and let the markets do their thing. After all, even the most cautious investors need a break. And if you must check your portfolio, at least do it with a margarita in hand. Balance, people.

Now go forth, enjoy your summer, and remember: the markets will still be here when you get back.