



Achieving Financial & Investment Goals with Peace of Mind

In The News

CFO 2019 First Quarter Financial Markets Review and Outlook

U.S. stocks rallied strongly starting the New Year and continued to trend upward right through the end of first quarter. The S&P 500 (the 500 largest publicly traded companies) was up +13.7% following last year's fourth quarter -14% decline. The S&P 500 ended the first quarter just -3% below the market peak of 2931 recorded last September. NASDAQ and growth-oriented stocks performed even better with the NASDAQ Composite up +16.5% for the quarter. The dramatic dive in global stock markets during the fourth quarter was caused by investor capitulation that fed

Welcome to *Cruise Financial*

There's no shortage of get-rich-quick deals and wealth accumulation strategies that over-promise, but will those "poof, you're rich" schemes help you sleep better? For over 20 years, the Cruise Financial Organization has been dedicated to providing its clients with investment peace of mind and confidence in their financial future. We believe in prudent, long-term investment management through disciplined financial planning. Our approach stresses the importance of developing and implementing a sound, real-world plan that protects your current wealth while building higher levels of future prosperity. As your personal CFO, we will guide you forward through our hard work, diligence, and agility to meet your evolving personal needs in a dynamic world.

on itself manifesting in a mini-panic that accelerated during December. Other events in the past have caused similar market disruptions, for example the 1990 Kuwait invasion, the 1998 Asian currency conflagration, and more recently the 2010-2011 European debt crisis all triggered sizable downturns in equity prices. Despite however real and powerful investor concerns seemed at all three of those periods of time, investor fears proved to be unfounded, and the global financial markets recovered strongly within six months following each of those mini-panics. Caution was warranted at the end of 2018, but investors also needed to guard against emotions causing an over-reaction that would lead to missing out on the subsequent recovery rallies that unfolded shortly after the equity markets bottomed.....[read more](#)

Let's get started

To get a true idea of our dedication, experience and vision, call us today for a consultation. We're confident that you'll start sleeping better after our very first meeting.

—Jay S. Cruice, Jr., M.B.A., CFP™, CLU, ChFC, CFS



PLAN

C.F.O. Financial Planning is a disciplined process that can help you accomplish your life goals including taking control of your financial life, making sound financial decisions and ultimately achieving financial independence and a satisfying retirement.



PROTECT

C.F.O. Financial Planning is rooted in and secured by sound, cost effective risk management strategies that help you sleep well at night by protecting your family's financial future against the unforeseen expenses that arise from potential liability, disability, life and other health risks.



PROSPER

C.F.O. Financial Planning – above all else – is directed toward the achievement of our clients' long-term prosperity, which is more than about just wealth accumulation. Prosperity includes the personal enrichment that comes from pursuing good health, maintaining strong family values, and having a solid sense of personal accomplishment and goal achievement.

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