



SICART ASSOCIATES

Financial and Investment Advisors

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Financial and Investment Advisors to Families

In a financial world where clients have become mere account numbers, and the new emphasis rests on mass-marketing investment products and gathering “Assets Under Management,” we continue to deliver the attentive personal service of a knowledgeable and dedicated family advisor.

We believe that we are better investors because of our heritage as advisors to families and the long-term perspective it requires, and we are better family advisors because we possess the deep understanding and experience of real-life, active investing.



A Message from François

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ARTICLES

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YOUR MONEY MANIFESTO: THE THREE RULES OF THUMB!

APRIL 25, 2019

If I had only one sheet of paper and could only write down three rules of thumb for starting, building, and keeping a family fortune while living a happy, fulfilling, peaceful life, these would be my choices...

[READ MORE \(HTTP://WWW.SICARTASSOCIATES.COM/YOUR-MONEY-MANIFESTO-THREE-RULES-OF-THUMB/\)](http://www.sicartassociates.com/your-money-manifesto-three-rules-of-thumb/)

FORTUNE KEEPER'S DILEMMA: THE THREE "WHYS"

APRIL 18, 2019

About a year ago, in California, I had the great pleasure of giving a TEDx talk on investing. It was a warm April evening, and the organizers generously hosted an outdoor book signing for me. Over the next couple of hours about a hundred attendees of all ages shared with me not just their impressions of the talk, but also their stories about money, wealth, and investing. Everyone had a story, but most of them also had a question: if building and keeping a family fortune is such a challenge, why should anyone bother?

[READ MORE \(HTTP://WWW.SICARTASSOCIATES.COM/FORTUNE-KEEPERS-DILEMMA-THE-THREE-WHYS/\)](http://www.sicartassociates.com/fortune-keepers-dilemma-the-three-whys/)

FIGHTING THE CURRENTS; A METAPHOR FOR THE NEXT DECADE OF STOCK INVESTING

JANUARY 28, 2019

Scuba diving in treacherous currents of the South Pacific reminded me of Mark Twain's words ---“What gets us into trouble is not what we don't know. It's what we know for sure that just ain't so.” In a warm atoll, all my experience could have gotten me in trouble because I was in an environment with many completely new conditions. And that's exactly how we at Sicart feel looking at the stock market environment today. In some respects, it looks familiar, yet it's different enough from the past to get us into real trouble if we don't pay attention.

READ MORE ([HTTP://WWW.SICARTASSOCIATES.COM/FIGHTING-THE-CURRENTS-A-METAPHOR-FOR-THE-NEXT-DECADE-OF-STOCK-INVESTING/](http://www.sicartassociates.com/fighting-the-currents-a-metaphor-for-the-next-decade-of-stock-investing/))

WHERE DID MY TRILLION DOLLARS GO?!!

NOVEMBER 26, 2018

In the last couple of months, the unstoppable, must-own FAANG stocks are down 30% from their highs, and a total of over \$1 trillion in market value vanished. What happened? Not long ago, Amazon, Apple and Alphabet (formerly known as Google) each flirted with or surpassed historic trillion-dollar market value thresholds. Where did all that money go?

READ MORE ([HTTP://WWW.SICARTASSOCIATES.COM/WHERE-DID-MY-TRILLION-DOLLARS-GO/](http://www.sicartassociates.com/where-did-my-trillion-dollars-go/))

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