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ENDURING VALUES FOR CHANGING TIMES

For better or for worse, change happens – to ourselves, our family, our world. CTM Financial offers confident wealth management, with solid touchstones to guide your way, with you, your family and your business as the focal points.

Learning Center

The Elephant in the Room: How the Financial Industry's Shunning of Emotions Fails Its Clients

Behavioral economics can and should reframe how we look at our interaction with money, as well as the business of financial advice. I don't think professor Richard Thaler is going to return my calls anymore. Sure, he was gracious enough to give me an interview after his most recent book, *Misbehaving*, a surprisingly readable history of the field...

Expect Volatility

Dips in the stock market over the last few days jolted a lot of investors. But, as Buckingham's Sue Stevens explains, volatility is normal, and the best course of action right now is simply to do nothing. The past two years have seen an unusually low level of volatility in the stock market. That can...

Larry Swedroe explains why new research into the volatility of equity risk premiums shows that patience and factor diversification are crucial. "Success in investing doesn't correlate with IQ. Once you have ordinary intelligence, what you need is the temperament to control the urges that get other people in trouble investing." — Warren Buffett In my more...

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