

The Sensible Essentialist

A Relentless Pursuit of Things That Matter

December 01, 2018

My career on Wall Street now spans over 35 years, eight employers, three states, and thousands of clients investing literally billions of dollars. Along the way I have witnessed an industry evolve in ways I would have never expected.

About fourteen years ago, it became painfully obvious that Wall Street was failing to serve clients with integrity or objectivity. Regulators regarded “advice” (the very thing clients thought they were paying for) as merely “incidental” in the broker/client relationship. In other words, it did not even matter if advice was in the equation – the client was paying only for a



JOHN CHAPMAN, CEO

transaction. Conflicted interests, a lack of transparency, and cultures of high-pressure sales dominated the landscape. At its core, I believed Wall Street was broken and there had to be a better way.

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 John Chapman

November Private Client Letter - The Beginning of the End ??

November 01, 2018

October was a difficult month for investors. Concerns that the U.S. economy could be overheating has prompted the Federal Reserve (FED) to raise interest rates three times this year, with another rate hike largely expected in December. Separately, equity investors began to fear slowing economic growth next year and the related risks to corporate profits.

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 Private Client Letter

October Private Client Letter - Maintaining Global Diversification

October 01, 2018

In last month's **Private Client Letter** I discussed how the current bull market now ranks as the longest running bull market on record (without experiencing a 20% correction); surpassing the 1990-2000 technology uptrend. With U.S. equities near all-time highs, globally diversified investors have seen their portfolios underperform the S&P 500 over the past year and understandably question the logic of their foreign holdings.

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John is the Chief Executive Officer at Clearwater Capital Partners and serves as the firm's Managing Partner. With thirty four years of Wall Street experience, John directs all wealth management and advisory services for the firm. He also serves as the firm's Chief Investment Strategist and chairs the firm's Investment Policy Committee.



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