



Investment Solutions, Inc.

The Long Run Newsletter

Volume 18 Issue 9 | September 2025

In This Issue:

It Was the Best of Times, It Was the Worst of Times
For Your Information



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Long & Associates, P.C.

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It Was the Best of Times, It Was the Worst of Times

Key Takeaways

- **Diversification can help manage investment risk, but it doesn't eliminate it.** The “don't put all your eggs in one basket” approach may help reduce pressure when certain asset classes experience volatility.
- **Asset allocation strategies consider your individual circumstances.** Financial professionals assess your goals, time horizon, and risk tolerance to help determine what asset classes may be appropriate for your situation.
- **Consistent investing through dollar-cost averaging may help build wealth over time.** Most people invest regularly within their budget, understanding that markets fluctuate and focusing on long-term potential rather than short-term opportunities.

Regardless of how the markets may perform, consider making the following part of your investment philosophy:

Diversification

The saying “Don't put all your eggs in one basket” has some application to investing. Over time, certain asset classes may perform better than others. If your assets are mostly held in one kind of investment, you could find yourself under a bit of pressure if that asset class experiences some volatility.

Keep in mind that diversification is an approach to helping manage investment risk. It does not eliminate the risk of loss if an investment's price declines.

Asset allocation strategies also are used in portfolio management. When financial professionals ask you questions about your goals, time horizon, and tolerance for risk, they get a better idea about what asset classes may be appropriate for your situation. But like diversification, asset allocation is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price.

Patience

Impatient investors can get too focused on the day-to-day doings of the financial markets. They can be looking for short-term opportunities rather than longer-term potential. A patient investor understands that markets fluctuate, and has built a portfolio based on their time horizon, risk tolerance, and goals. A short-term focus may add stress and anxiety to your life, and could lead to frustration with the investing process.

Consistency

Most people invest a little at a time, within their budget, and with regularity. They invest \$50 or \$100 or more per month in their retirement account or similar investments. They are investing on “autopilot” to help themselves attempt to build wealth over time.

Consistent investing does not protect against a loss in a declining market or guarantee a profit in a rising market. Consistent investing, sometimes referred to as dollar-cost averaging, is the process of investing a fixed amount of money in an investment vehicle at regular intervals, usually monthly, for an extended period of time, regardless of price.

Investors should evaluate their financial ability to continue making purchases through periods of declining and rising prices. The return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.

If you don't have an investment strategy, consider talking to a qualified financial professional today.



For Your Information

- We are open from 9:00 a.m. – 5:00 p.m. Monday through Thursday, and 9:00 a.m. – noon on Fridays.
- We are open during the lunch hour.
- We have a mail drop on the far north door of the building. If you have any information you would like to deliver after normal business hours please drop it off there.
- We will be closed Friday, August 29th and Monday, September 1st for the Labor Day Holiday.
- We are in the process of upgrading our phone system in January. When the upgrade is completed you will be notified of the following new numbers when you call our office:

Calling Long & Associates, P. C. 405-663-2918 will be upgraded to 405-776-0600

Calling Investment Solutions, Inc. 405-663-2916 will be upgraded to 405-776-0900

Fax Number 405-663-2126 will be upgraded to 405-776-0700

Fall is proof that change is beautiful.

“Autumn carries more gold in its pocket than all the other seasons.” — Jim Bishop



Hello Autumn

Long & Associates, P.C.

Assisting you with accounting, tax preparation, and tax planning

Investment Solutions, Inc.

Advising you and creating strategies for investment and retirement planning

Benefit Resource Group, Inc.

Handling employee benefits and other business services

Whether you need one of these services, or all three, you'll work with the same professional, knowledgeable staff with our Comprehensive Solutions Program

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