



# Acorn Financial Services

## Growing Mighty Oaks

From the Desk of John Ryan, Esq., CFA, CPA, CFP®,  
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Most of us have experienced (sometimes daily) the frustration of being stuck in traffic. Are you one of those drivers who stays calm, or are you constantly changing lanes without ever actually getting ahead? The picture below illustrates what happens to many investors who “change lanes” by trying to “time” the market. In fact, many investors may be tempted to “change lanes” right now with the markets experiencing volatility over “Brexit.” Remember, this is just a normal market reaction.

In fact, as the author below states, “this is what markets do.”

Here’s something you can do this summer: take a road trip to discover some of the most patriotic places in the USA. And while you’re enjoying the sights, use these great tips for optimizing your phone’s camera features for the best vacation or fireworks pictures.

Wishing you a happy and safe Fourth of July!

Best regards,

**Your Acorn Team**



out of the market.

### [Staying Invested Can Help You Reach Your Goals](#)

If the S&P 500 earned an average of 8.19% over the past 20 years, why did the average stock investor only earn an average of 4.67% over the same period? One major reason: jumping in and

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### [Advice as Markets React to "Brexit": Take Some Deep Breaths and Don't Do a Thing](#)

Remember these 8 points as you weather the current market volatility.

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### [Top 10 Patriotic Places in the United States](#)

Summer is a great time to explore our country's rich history, so hit the road with this patriotic travel guide.

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### [5 Tips for Taking Awesome Travel Photos](#)

These smart tips from professional photographers will show you how to create enviable photos using your phone's camera.

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