



April 2025

IN THIS ISSUE

1. Dealing With Uncertainty: The Hillside Way
2. Walking The Walk: My Investing Journey Through Market Volatility
3. Performance Results

DEALING WITH UNCERTAINTY: THE HILLSIDE WAY

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Uncertainty is always present.

We don't know what's going to happen in the next minute, hour, day, week, or month. If you're trying to predict what life will look like in a year—or a decade from now—good luck.

And I'm not just talking about **markets or the economy**. I'm talking about **life**.

Over the years, I've had the pleasure of building deep relationships with many Hillside clients who've shared their unfolding life stories with me. These stories span everything from serendipity to tragedy, and everything in between—often sparked by events that came out of nowhere.

THE KEY TAKEAWAY?

While we can't control what happens, **we can control how we prepare and respond**.

At Hillside, we apply the same approach to managing your money.

So, how do we navigate uncertain times with calm and confidence?

Here are a few reasons:

1. *We Know What You Own*

Every investment in your portfolio has been **hand-picked**.

You own **high-quality, operating businesses**—companies with:

- Low debt
- Strong cash flow
- Excellent management

These are businesses not only built to weather uncertainty, but to **capitalize on it**.



2. *We've Done the Work*

- We've pored over financial statements, quarterly releases, and annual letters.
- We've interviewed management teams, competitors, and industry colleagues.
- We've run the numbers and **stress-tested** them.
- We've talked to **you** about your life and your short-term needs—and set aside cash accordingly.

3. *We've Been Here Before*

With over **25 years of experience**, we've earned a few scars.

Each one has given us lessons and wisdom, which we've used to **prepare you for moments like this**.

OUR CORE COMMITMENTS AT HILLSIDE

These philosophies guide us—especially in times of volatility:

◆ Keep it Simple

Buy high-quality companies. Let them capitalize.

You reap the rewards.

◆ Protect the Future

Hold your **short-term money in cash**.

Invest the rest.

◆ Data Drives Decisions

We make decisions based on **data we trust and understand**—not headlines.

WHAT CAN YOU DO RIGHT NOW?

Here are two simple ways to support your financial plan:

☒ Check for Surplus Cash

If you have extra cash—**any amount**—this is a great time to put it to work.

Want help identifying your surplus?

Book some time with [Mike](#) or [Amanda](#).

(See *Jason's story* for a real example of how this can boost your portfolio.)

☒ Leave the Portfolio Alone

Other than the regular **retirement** and **Dreampool** draws we've discussed, **stay the course**.

THE MOST IMPORTANT PART?

Spend more time doing what brings you **joy**:

Your family, friends, passions, and hobbies.

We're always here for you and look forward to catching up soon.

Warmly,

Mike

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