

# FGAM Update July 2025

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### Insights and information from Dr. William R. Nelson, PhD, Chief Investment Officer of Financial Gravity

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The overarching theme of this quarterly update is that predicting stock market behavior is extraordinarily difficult—and entirely unnecessary. The risks inherent in investing, both at the asset class and portfolio levels, operate in a noisy environment of politics, global events, and economic trends, yet time has a way of rewarding the stamina to remain committed to one's investment strategy.

Dr. Nelson will provide a useful review of our investment philosophy, which we call “Control the Controllables”, and our Real Risk System, which allows us to create portfolios our clients can live with. By focusing on the things we can control—costs, diversification, tax efficiency and risk alignment—we can achieve our mission of providing our clients with good advice with no surprises.

While inflation has been much in the news over the past several years, Dr. Nelson will provide some evidence that price increases are likely to remain relatively benign for the near future. He will also look at the data to see if there is a correlation between political parties and stock market returns. While inflation and political regimes are often cited as drivers of stock market activity, the wisest course may be to treat it all as noise.

Even the most cursory review of history will show that there is always a reason to worry about the future. However, when one looks at the stock markets over decades, one sees that declines have always been followed by new highs, and that Warren Buffet's description of the stock market as “a machine for transferring money from the impatient to the patient” is a useful way to approach retirement security.

**Watch the video here:** <https://financialgravityfamilyofficeservices.com/margulin/fgam-update-july-2025/>

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