

**Volume 3, Edition 3**

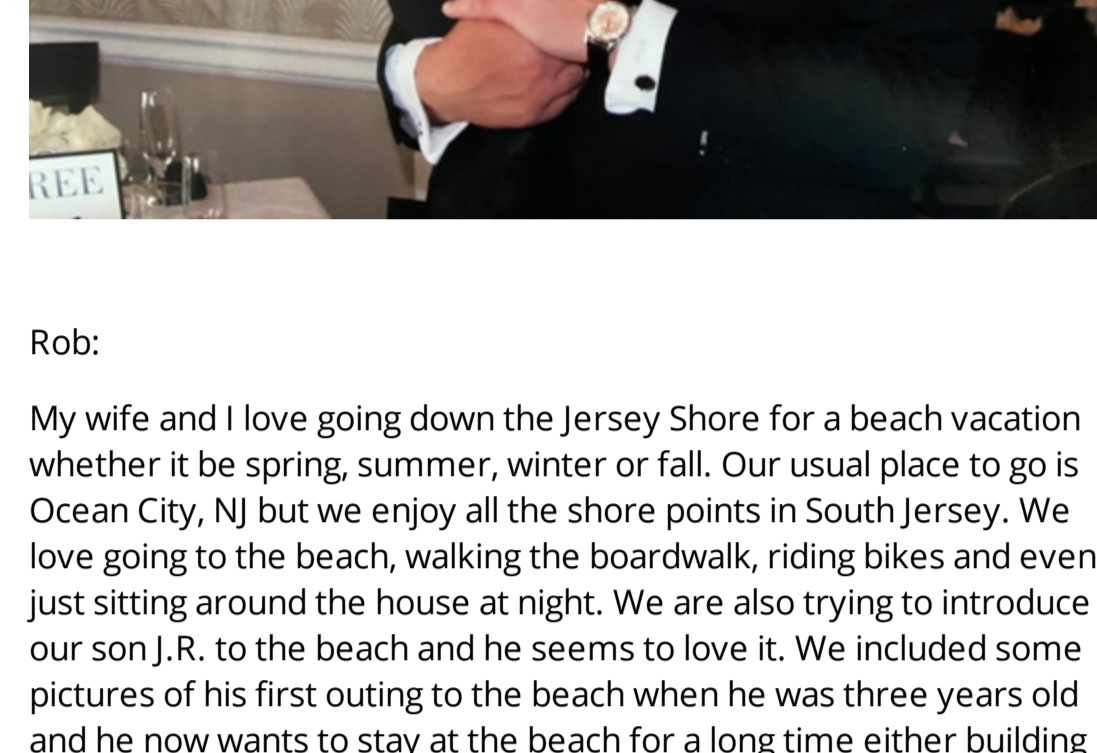
**Down By the sea**

*"If my heaven for me, I'm sure it has a beach attached to it."*  
- **Jimmy Buffet**

The IWM team shares their memorable beach vacations.

**Peter:**

The Long Beach Island (LBI) Story. I first visited LBI when I was in high school back in the late 80's. As the years passed my fondness for LBI grew as our family spent summers at my in-laws' shore house. It provided an escape as well as a gathering place for my wife's family to spend time together. The memories span from watching the kids play in the sand to enjoying the large family meals we had. Although my father-in-law sold the home many years ago, the tradition lives on today. Annually we come together and spend a week in LBI and continue to make lasting memories. The sandcastles and juice boxes have been replaced with cocktails while enjoying the sunsets; Long Beach Island will forever be our summer shore spot. Hopefully one day we will have a place for our future grandchildren to make memories!!



**Wes:**

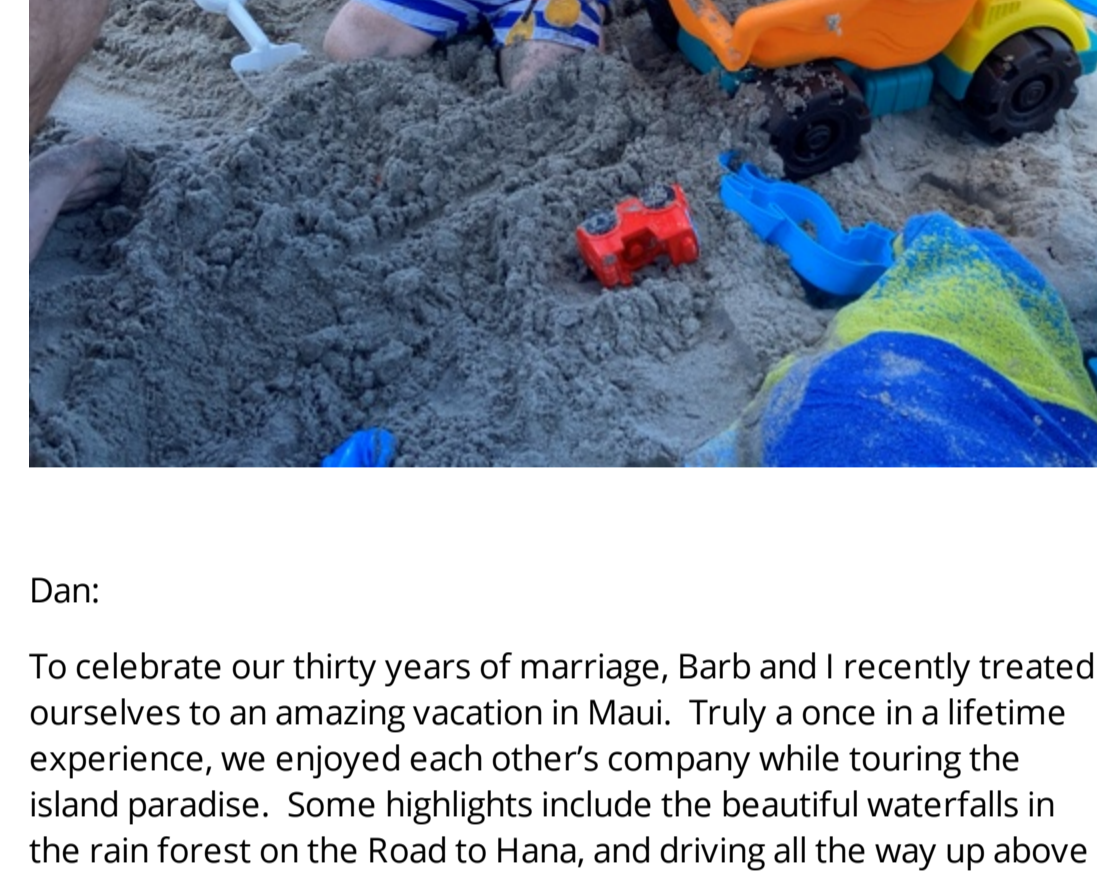
**Dewey Beach, DE:**



For the first time, the Frazier Family left the friendly beaches of the Jersey shore and headed to Delaware last summer. We stayed in Dewey Beach, while also visiting Bethany and Rehoboth.

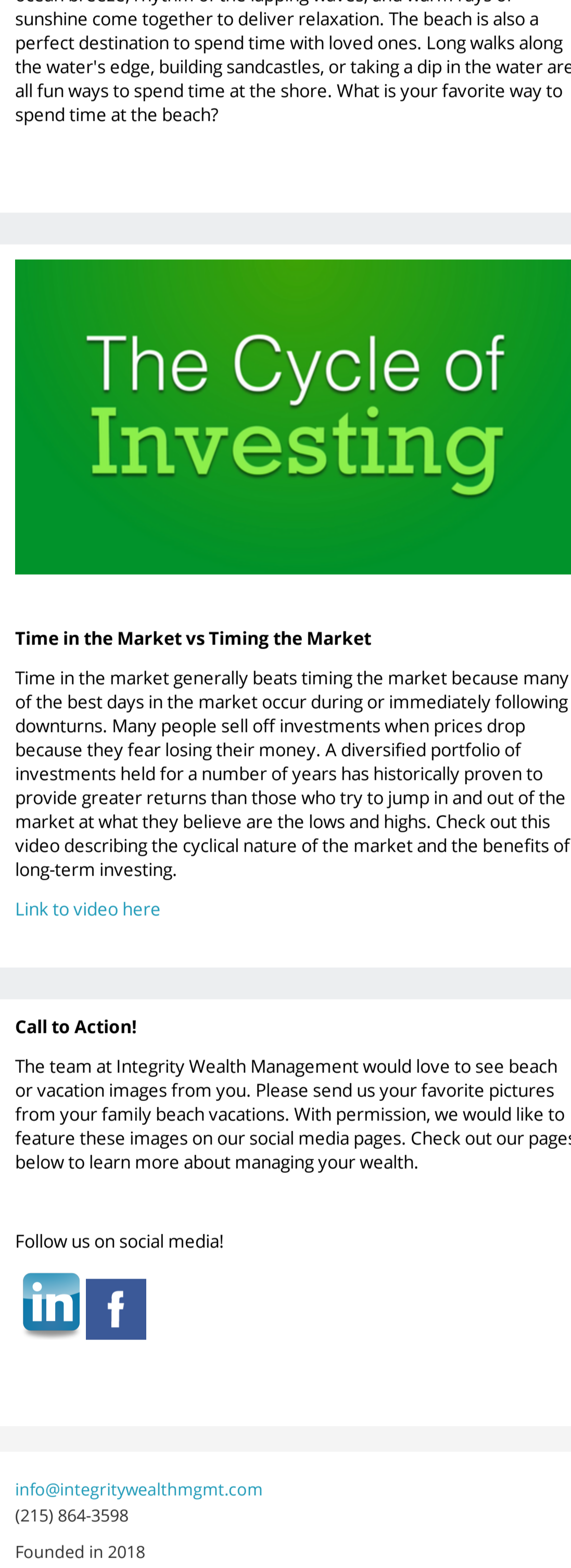
But this summer, we got back to our roots and made our way to Cape May.

**Wedding at the Peter Shields Inn:**



**Rob:**

My wife and I love going down the Jersey Shore for a beach vacation whether it be spring, summer, winter or fall. Our usual place to go is Ocean City, NJ but we enjoy all the shore points in South Jersey. We love going to the beach, walking the boardwalk, riding bikes and even just sitting around the beach at night. We are also trying to introduce our son, J.R. to the beach and he seems to love it. We included some pictures of his first outing to the beach when he was three years old and he now wants to stay at the beach for a long time either building sandcastles or running into and away from the waves. We hope we can have many Jersey Shore beach vacations to follow.



**Dan:**

To celebrate our thirty years of marriage, Barb and I recently treated ourselves to an amazing vacation in Maui. Truly a once in a lifetime experience, we enjoyed each other's company while touring the island paradise. Some highlights include the beautiful waterfalls in the rain forest on the Road to Hana, and driving all the way up above the clouds to the rarefied air on the top of Haleakala. We snorkeled with the sea turtles amidst some beautiful coral reefs and also had plenty of time to unwind with some spectacular sunsets.



**Toes in the Sand**

Everyone knows the beach is a great place to escape stress. The salty ocean breeze, rhythm of the lapping waves, and warm rays of sunshine come together to deliver relaxation. The beach is also a perfect destination to spend time with loved ones. Long walks along the water's edge, building sandcastles, or taking a dip in the water are all fun ways to spend time at the shore. What is your favorite way to spend time at the beach?

**The Cycle of Investing**

**Time in the Market vs Timing the Market**

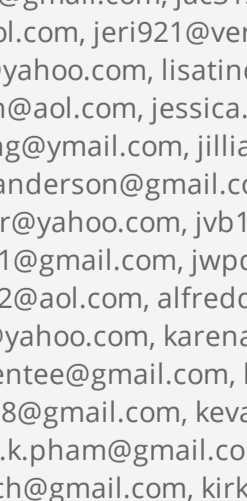
Time in the market generally beats timing the market because many of the best days in the market occur during or immediately following downturns. Many people sell off investments when prices drop because they fear losing their money. A diversified portfolio of investments held for a number of years has historically proven to provide greater returns than those who try to jump in and out of the market at what they believe are the lows and highs. Check out this video describing the cyclical nature of the market and the benefits of long-term investing.

[Link to video here](#)

**Call to Action!**

The team at Integrity Wealth Management would love to see beach or vacation images from you. Please send us your favorite pictures from your family beach vacations. With permission, we would like to feature these images on our social media pages. Check out our pages below to learn more about managing your wealth.

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[info@integritywealthmgmt.com](mailto:info@integritywealthmgmt.com)  
(215) 864-3598

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klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com, mjg247@yahoo.com, mcarcain@yahoo.com, mark.orio@sodexo.com, mkerdeman@yahoo.com, mbc115@gmail.com, mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, 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mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, rcumens@thebeneficial.com, mstr042@comcast.net, tjax@aol.com, le719@prodigy.net, rsharrington701@yahoo.com, surgingvincorporated@comcast.net, cwbyoys2@comcast.net, n19w@outlook.com, jane.lachata@gmail.com, janer19@yahoo.com, shanslater76@gmail.com, shannon1621@aol.com, silbothe1@verizon.net, klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com, mjg247@yahoo.com, mcarcain@yahoo.com, mark.orio@sodexo.com, mkerdeman@yahoo.com, mbc115@gmail.com, mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, rcumens@thebeneficial.com, mstr042@comcast.net, tjax@aol.com, le719@prodigy.net, rsharrington701@yahoo.com, surgingvincorporated@comcast.net, cwbyoys2@comcast.net, n19w@outlook.com, jane.lachata@gmail.com, janer19@yahoo.com, shanslater76@gmail.com, shannon1621@aol.com, silbothe1@verizon.net, klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com, mjg247@yahoo.com, mcarcain@yahoo.com, mark.orio@sodexo.com, mkerdeman@yahoo.com, mbc115@gmail.com, mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, rcumens@thebeneficial.com, mstr042@comcast.net, tjax@aol.com, le719@prodigy.net, rsharrington701@yahoo.com, surgingvincorporated@comcast.net, cwbyoys2@comcast.net, n19w@outlook.com, jane.lachata@gmail.com, janer19@yahoo.com, shanslater76@gmail.com, shannon1621@aol.com, silbothe1@verizon.net, klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com, mjg247@yahoo.com, mcarcain@yahoo.com, mark.orio@sodexo.com, mkerdeman@yahoo.com, mbc115@gmail.com, mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, rcumens@thebeneficial.com, mstr042@comcast.net, tjax@aol.com, le719@prodigy.net, rsharrington701@yahoo.com, surgingvincorporated@comcast.net, cwbyoys2@comcast.net, n19w@outlook.com, jane.lachata@gmail.com, janer19@yahoo.com, shanslater76@gmail.com, shannon1621@aol.com, silbothe1@verizon.net, klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com, mjg247@yahoo.com, mcarcain@yahoo.com, mark.orio@sodexo.com, mkerdeman@yahoo.com, mbc115@gmail.com, mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, rcumens@thebeneficial.com, mstr042@comcast.net, tjax@aol.com, le719@prodigy.net, rsharrington701@yahoo.com, surgingvincorporated@comcast.net, cwbyoys2@comcast.net, n19w@outlook.com, jane.lachata@gmail.com, janer19@yahoo.com, shanslater76@gmail.com, shannon1621@aol.com, silbothe1@verizon.net, klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com, mjg247@yahoo.com, mcarcain@yahoo.com, mark.orio@sodexo.com, mkerdeman@yahoo.com, mbc115@gmail.com, mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, rcumens@thebeneficial.com, mstr042@comcast.net, tjax@aol.com, le719@prodigy.net, rsharrington701@yahoo.com, surgingvincorporated@comcast.net, cwbyoys2@comcast.net, n19w@outlook.com, jane.lachata@gmail.com, janer19@yahoo.com, shanslater76@gmail.com, shannon1621@aol.com, silbothe1@verizon.net, klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com, mjg247@yahoo.com, mcarcain@yahoo.com, mark.orio@sodexo.com, mkerdeman@yahoo.com, mbc115@gmail.com, mcontipodero@gmail.com, michael.gattney@yahoo.com, mikemart3@comcast.net, mscarpon@verizon.net, shel5201@yahoo.com, mprusso@comcast.net, mlifalomo@gmail.com, nflythe@comcast.net, patcarn@verizon.net, nick1213@comcast.net, caliam117@yahoo.com, nicoleagenovese@gmail.com, ndougias53@gmail.com, ndow71@comcast.net, prosenhalp@aol.com, ryfsepe2@aol.com, karalis@carpentry@comcast.net, b550k1@gmail.com, nrosenwald3@gmail.com, nranfel24@msn.com, becky1103@gmail.com, hquattro@comcast.net, rfasider@verizon.net, rick\_411@msn.com, rstanley724@gmail.com, supertr99@comcast.net, rcumens@thebeneficial.com, mstr042@comcast.net, tjax@aol.com, le719@prodigy.net, rsharrington701@yahoo.com, surgingvincorporated@comcast.net, cwbyoys2@comcast.net, n19w@outlook.com, jane.lachata@gmail.com, janer19@yahoo.com, shanslater76@gmail.com, shannon1621@aol.com, silbothe1@verizon.net, klyely411@gmail.com, lauraff1@gmail.com, shinknick121@outlook.com, kbsbar@yahoo.com, linda.cloud@comcast.net, bobbiyah8008@yahoo.com, didotad1@yahoo.com, ixmnd51@gmail.com, lkolibabek@gmail.com, marciaw3@gmail.com, markel5@comcast.net, marjoricjan@gmail.com, bestofrio@sodexo.com, mardward71935@icloud.com