

Every few months, I compile a list of articles or videos that have had an impact on the way I see the world, think about the future, or relate to others. In Tony's Top Reads, I like to share some of these tasty morsels that brought me clarity, perspective or joy. MORE WISDOM, LESS TIME.

## [How Dividends Juice Your Returns in the Stock Market](#)

This article focuses on the history of stock market returns and illustrates how important dividends have been to performance over time. However, keep in mind that dividends are not guaranteed and are subject to change or elimination. Worth the read!

## [Why Aren't Housing Prices Crashing](#)

The last few years have seen a surge in home prices all over the country. Rising interest rates on mortgages have lessened the affordability of houses. What's next for housing prices? I found this article very informative.

## [Former Monk Jay Shetty Says Most Successful People Don't Use To-Do Lists — What Should You Do Instead?](#)

Jay Shetty, a former monk turned life coach, doesn't like to-do lists, and goes on to say that "the most successful and productive people don't even use to-do lists. Read the article to find a more effective and efficient way of getting things done.

## [The Simpson-Bowles Plan](#)

The next drama in the media, the market, and the economy is likely to be the congressional battle over the debt limit. The national debt has reached an unfathomable \$31 Trillion dollars. In my opinion, an excellent solution was offered in 2010 with the Simpson-Bowles Plan. Could this be a template for today's debate? Be informed, this is a BIG DEAL.

**As always, please let us know if we can be a sounding board or second opinion for anyone important to you.**

*We're at your service!* — TP.

## [10 Great Reasons to Get a Dog](#)

I have four dogs, and collectively our team has 20 fur babies. Whether you're a dog person or not, you'll find great humor in this short, satirical list of reasons (not) to get a dog.

## [Take Time to Be Unproductive](#)

My task list is always overwhelming, and I seldom find white space on my calendar. This article helped me reflect on my perpetual state of busyness. Søren Kierkegaard, a nineteenth-century Danish theologian and social critic, once wrote in his journal, "The result of busyness is that an individual is very seldom permitted to form a heart. Unrelenting busyness — running here and there, late and in haste, always with more to do than we have time for — stifles the life of the heart." This article may help you give yourself the gift of slowness.

## [+ THREE QUOTES:](#)

"True wealth is the ability to fully experience life."

— Henry David Thoreau

"For many men, the acquisition of wealth does not end their troubles, it only changes them." — SENECA

"In faith there is enough light for those who want to believe and enough shadows to blind those who don't."

— Blaise Pascal

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