

Welcome Friends,

"Write it in your heart that every day is the best day in the year." - Ralph Waldo Emerson

Happy New Year! A new year provides us with an opportunity to reflect on our accomplishments (and any missteps) and resolve to start afresh. I pray your new year is filled with joys and blessings as we learn from the past, love in the present and trust in the future.

Whether you make New Year's resolutions or not, here is one resolution worth keeping: Never chase returns. This article from Morningstar shows how investors who chase performance as the market moves up and down often end up underperforming for the long term.

[Investor Return Versus Total Return](#)

Staying true to your long-term plan can be challenging during volatile markets. But as this Morningstar study shows, chasing returns can lead to unwanted expenses and confirmed losses — not an ideal way to plan for a secure financial future.

Your comfort with risk is an important consideration in your plan, and the "Rebalancing Matters" chart will show you how rebalancing your portfolio — which we regularly do for you — can help keep your investments at your desired risk level.

[Rebalancing Matters \(chart\)](#)

Rebalancing your portfolio periodically to maintain your chosen asset allocation (mix of stocks and bonds) is one of the most proactive things you can do to help ensure your risk tolerance stays consistent, while helping to eliminate unintended volatility.

We have all probably experienced the frustration of home internet connections not working properly. Instead of waiting for sub-par solutions from your provider, take matters into your own hands with these smart tips to speed up your service.

[Six Ways to Speed Up Your Wi-Fi at Home](#)

Juice up your home internet speed and capabilities with these six great tricks for better service and speedier communications. Learn how purchasing new hardware and repositioning your router can make a big difference.

And in case you are all out of inspirational New Year's resolutions for 2017, I've included a link to 12 poignant and motivating videos that I hope will spur you to accomplish great things this year.

[Twelve Talks To Inspire New Year's Resolutions](#)

Need a little inspiration to jumpstart your new year? These TEDTalks offer compelling messages and will be sure to inspire, motivate and warm your heart on these cold winter days.

I am here for each of you. Please give me a call if you want to talk through your plans to protect your family, your income and your wealth or just want to visit.

Be sure to enjoy your day and the new year - it is the only one on the schedule!

Warm Regards,
Scott



R Scott Maxwell, MBA, CFP®

President, R Scott Maxwell Financial

Frisco Office: 469-213-3995

Email: Scott@RScottMaxwell.com

Website: www.RScottMaxwell.com