

Welcome Friends,

"Youth is like spring, an over-praised season more remarkable for biting winds than genial breezes. Autumn is the mellow season, and what we lose in flowers we more than gain in fruits." - Samuel Butler

October is here and that means it's time for jack-o'-lanterns, ghosts and goblins. But what might really scare you is the chart below, illustrating how very few active managers actually outperform their indexes. (This is precisely why we use an Asset Class investing approach instead of active management.)

[Poor Track Record For Active Managers](#)

This chart shows the percentage of active managers who were able to outperform their benchmarks over a 10-year period vs. Standard and Poor's indices. By this measurement, active managers seem to be reliably unpredictable at delivering above-market (or even market) returns.

If you're a football fan you'll love this analogy: Passive investing is like owning the entire NFL, while active investing tries to predict which team will win the Super Bowl.

[Actively Managed Investing vs. Passive Investing](#)

What sounds like a better investment: betting on winning the Super Bowl or owning the entire NFL, with all its lucrative programming and merchandise? If you own the entire NFL, many of your "investments" may pay off.

Next, we look at how you can increase the chances that your children and grandchildren can have better financial futures by teaching them these five vital money management lessons.

[Teach Your Children These Five Crucial Personal Finance Lessons](#)

It's never too early to start teaching kids about money. Showing how hard work and disciplined saving can allow them to achieve their goals will help kids learn the true value of money and help them become financially responsible adults.

And if you're looking for something thrilling and fun this Halloween, try one of these ten hauntingly humorous movies for a good scare and some laughs.

[10 Ridiculously Fun "Horror" Films for Halloween](#)

If you're looking for something a little different to watch this scary season, these are some great choices that will keep you laughing and on the edge of your seat. Enjoy this humorous (and often campy) countdown to October 31.

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 - it is the only one on the schedule!

Warm Regards,
Scott



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