



December 2017

## Welcome Friends,

*"The joy of brightening other lives, bearing each others' burdens, easing others' loads and supplanting empty hearts and lives with generous gifts becomes for us the magic of Christmas." - W. C. Jones*

My mom loved Christmas and all it represents. Watching her navigate the holidays taught me joy comes from knowing our Lord and enhancing the lives of others. Her perspective was eternal and her mission was local...sharing her faith and her love with our family, our friends and our community.

My holiday wish for each of you is to set aside the inevitable frustrations of the season (travel hassles, bad weather, grumpy family members and unmet expectations) and receive the long-term blessings of knowing our Lord's love in your life and touching the hearts of all you meet.

When it comes to your retirement plans, we know markets can be just as volatile as any toddler's emotions over a long Christmas day. When markets drop it may be tempting to make changes to your portfolio. The chart below shows what happened over the past 10 years to those who stayed invested during the Great Recession, those who got out of the market for a year, and those who panicked and went to cash. This is a valuable lesson for investors about how financial markets have tended to reward long-term investors. We can't control what markets will do, but we *can* control our reactions.

### [The Importance of Staying Invested](#)

The following astute questions for experienced and novice investors alike illuminate the importance of diversification, tuning out unhelpful media "noise" and managing investment costs as well as investor behavior through the inevitable ups and downs of the stock market.

### [Key Questions for the Long-Term Investor](#)

For a successful hike, you need quality equipment and training to improve your stamina while planning for the unexpected. That sounds a lot like good financial planning, and your continued focus and dedication can ultimately help you reach your "peak" goals.

### [How Hiking Pikes Peak Is Like Long-term Investing](#)

In this season of giving, it is easy for us all to be caught up in our "wants." Reminding ourselves and teaching your kids or grandkids about the twin virtues of appreciation and delayed gratification is key to a healthy financial life as an adult. The lesson of valuing experiences over stuff can be an enduring and precious gift.

### [How To Say No To Your Kids Without Making Them Feel Deprived](#)

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.

[Don't forget to check out our new website.](#) We designed it for you and to help you introduce us to the people you care about in your life. Let us know what you think.

Enjoy your day - it is the only one on the schedule!

Warm Regards,  
**Scott**



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