

She He or We?

As a rule, I do not wear my political beliefs on my sleeve. Also, I usually try hard to make this update pertinent to wealth building. But - I feel compelled to help reframe the negative sentiment being projected by my friends and clients. There is no doubt the past 18 months has been a frustrating news cycle of He-said-She-said. As usual, neither party has done a great job stating what they hope to accomplish or more importantly, how She or He intends to get the job done. I hear people rant about how the world will end if She or He gets elected. Let's face it, doomsday comes every 4 years and the media fuels the flames 24 hours a day, seven days per week. Like many of you, I'm sick of it!

So what should We do? In a system that is so behemoth how can our vote actually make a difference to the future of our families, our businesses and our communities? What can We do?

Look around. Don't look at the TV or the endless fake conspiracy articles on Facebook and Twitter. Look around. Look at your home. Look at your neighborhood. Look at your schools. Look at your hobbies. Look at your profession. Look at your family. Look at your community. LOOK AROUND. Do you like what you see?

I look around and here is what I see. I see our citizenry volunteering time and money to effect change in our community. I have witnessed local people organize to create a new library, community centers, bike trails and parks. I see people helping with school programs and offering time at senior centers. I see volunteers helping with local police to reduce crime and see people working together to keep our less fortunate clothed and fed. I see people at fundraisers helping to strengthen our local economy for everything from construction to the arts. When I look around, **I realize that the future "Leader of the free world" has much less power to effect change in our community than We do.**

By getting involved and helping where We can, our communities grow stronger. That in turn, makes our country stronger. In fact, it's likely We are able to make this country stronger than She or He ever will.



Balancing Act

We have all heard the saying - buy low and sell high. Sounds great in theory but in practice its not easy for us humans to sell a winner, let alone buy a loser. Over time, some investments do well while others fall flat (or worse). This can cause a portfolio to get out of balance. If a portfolio is out of balance, it effectively holds more investments that may be considered expensive and less that are considered "cheap" or "on sale".

Rebalancing on a regular bases forces us to sell part of the expensive investments and buy the investments that are on sale. (Buy low sell high!)

While rebalancing can be a way to reduce risk by maintaining diversification. Rebalancing may cause investors to incur tax liabilities or transaction costs and does not assure a profit or protect against loss

And were back!

It has been since August of 2015 since we have been fully invested. As of this writing most models are sitting on very little cash and have increased exposure to equities. Albeit counterintuitive to the media's narrative, things just aren't as bad out there as they would have you believe. Job growth has continued and the relatively low cost of food and oil continues to offer a boost to the average American's pocket book. I am fairly certain there will be some bumps in the road as the oh so scary election looms but a properly diversified portfolio should help with some of the pot holes along the way.

- I have reduced the cash position.
- There has been a new position added in international equities.
- Models continue to hold large dividend paying companies. This space is becoming crowded but I have not seen a reason to exit. (yet)
- Bonds continue to support the portfolio during volatile markets. Even with modest "rate hike talk" this space has remained a harbor in the storm during market swings.
- Moderate and aggressive models have taken a position in the shiny yellow metal (Gold). This has been a game of tug-of-war so far but I'm seeing strength here .

* Recommendations are subject to change at any time. Each model may have a different exposure to assets listed above..

Contact Us

Give me a call to schedule an appointment to learn more about my process.

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Family Matters

As of this writing, I am watching the rain come down and wishing we had pulled the boat out weeks ago while the sun was still shining. I fear our last boat ride will require a parka and snow pants. As December approaches so does the excitement for our up and coming nuptials. As most of you know we will be tying the knot in Jamaica! The checklist is almost complete and it appears we have smooth sailing ahead. At last count we have 20 people joining us on our cruise so it should prove to be a terrific time. In fact, if any of you have spent time in the Caribbean drop me a note with your favorite excursions.



Throughout the month we post useful content and current stories. Let us know what you think.