

MAPPA WEALTH MANAGEMENT NEWS AND VIEWS



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 Focus on Facts**
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**Please share this newsletter with friends and colleagues
 who may be interested in this information.**

9 Facts About Social Security



There are things about Social Security that might surprise you.

Learn More

The Election, The Economy and Your Portfolio: Focus on Facts

It happens every four years, we vote for a president to lead our country. And it seems like every four years we worry about how the economy will fare depending on who wins the election. The truth is that the election has much less impact on the economy and your portfolio than you might think. And yes, while we are in a unique situation, we have seen difficult times before – think of the 2008/2009 Great Recession, the Great Depression of the 1930s, and the influenza pandemic of 1918.

The economy has done well under both parties.

In a recent survey 45% of investors said they plan to make changes because of the election. That's emotional thinking by individual investors. As your advisor, my role is to take the emotion out of your decision making and keep you focused on your goals and the financial strategy we designed to reach them. It is important to remember that maintaining a long-term perspective will minimize risks to your portfolio. Whoever is elected lasts at most eight years while you are investing for the rest of your life.

Some election facts:

- Over the past 75 years the economy expanded around 3.0% under both Democratic and Republican administrations.
- Neither party can claim superior economic or financial market performance.
- Market performance tends to be positive three months before and three months after an election.

Our economy does not dramatically change no matter which party wins.

Despite the loud noises from the media the US economy does not significantly change due to policy shifts or which party is in power.

- Despite concerns about major government policy changes, business investment and government spending have been remarkably consistent as a percentage of GDP.
- Even through the enactment of major government spending programs, the S&P 500 has still achieved returns of approximately 10% annualized.

Focus on the facts and the long-term. That's how YOU win.

The takeaway? You can't make investment decisions based on politics or political personalities. That's financial planning based on emotion.

Don't be swayed from your goals and financial strategy by election rhetoric. Focus on the historical facts and on the financial plan that we designed together. That's how you win. If you have concerns or questions, call me, I am always here to help you.

Sources:

<http://www.forbes.com/sites/duncanroplph/2016/10/26/how-president-elections-affect-the-markets>

[Invesco.com](http://www.invesco.com): Election Results.

Election Results 3 months prior after (002)[106911].pdf



This Blind Date Worked Out! Congratulations to Steve Wilhusen and Lindsay Pankratz on Their Engagement!

Lindsay and Steve met the old fashioned way; they were introduced by a friend of Steve's who was also Lindsay's hair colorist. That blind date led to 2 years of togetherness. Ever the romantic, Steve chartered a sailboat for a cruise on Lake Michigan and surprised Lindsay with a proposal and a ring as they paused for a sunset picture. They are hoping for a Caribbean wedding sometime in 2021.

Please join all of us at Mappa Wealth Management in wishing Steve and Lindsay all the best for a wonderful life together.



Music, Music, Music! Using Music to Find Peace, Happiness and Great Moves Too.

English poet and playwright, William Congreve wrote that "Music hath charms to soothe the savage breast, to soften rocks or bend a knotted oak" Even in the 17th century people were aware of the power of music to change our mood from somber to joyous. As we head into the colder months it's time to fill our homes with music. Numerous studies tell us music has the power to:

- Create a positive feeling
- Improve memory
- Produce a mind/body sync

So dust off the albums, put a playlist together sit back and listen or get up and dance. Here's a great video to get you started.

[Music Video](#)

Sources:

<http://www.healthline.com/health-news/mental-listening-to-music-lifts-or-reinforces-mood->

<http://www.psychologytoday.com/us/blog/science-choice/201906/6-ways-music-affects-your-emotions>

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