

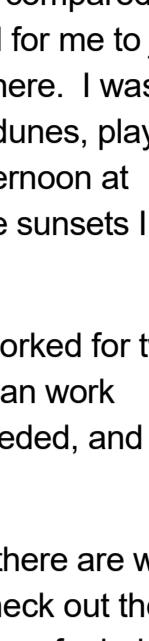
LIVE WELL

ROOTED IN COMMUNITY - COMMITTED TO EXCELLENCE

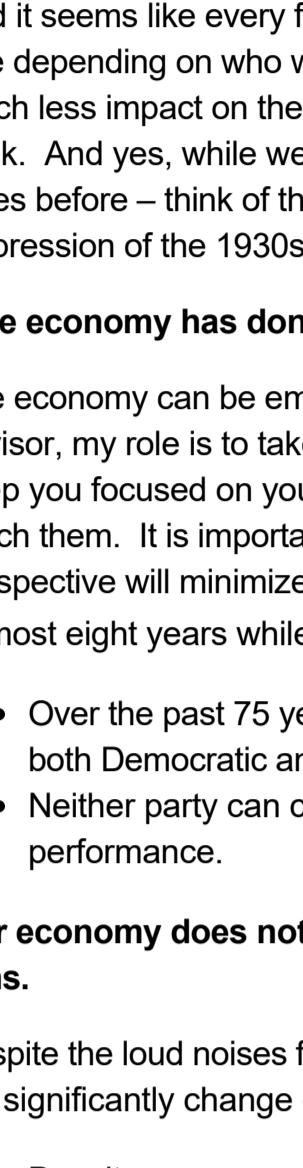
Fall 2020 Issue

From the Desk of Price French
The Election, The Economy and Your Portfolio:
Focus on Facts
The Wellness Corner
Women's Suffrage Centennial
Price Cooks
Book of the Month

"The purpose of life, after all, is to live it, to taste experience to the utmost, to reach out eagerly for whatever new and richer experience." —Eleanor Roosevelt



Price French
CLU®, CLU®



From the Desk of Price French

What a unique summer we have just been through; for many of us, this Covid world disrupted our normal summer routines. I needed to recharge and I was fortunate enough to be able to continue my new tradition of taking two weeks off (this was my second year). This year I visited the west coast of Michigan, on the shore of Lake Michigan.

This was like stepping back in time, where things have not changed very much in the last 80 years...meaning the pace of life is slow compared to what most of us live on a daily basis. It was really profound for me to just slow down, and enjoy the unscheduled beauty of my time there. I was able to relax and enjoy nature as it came to me. I climbed dunes, played golf, floated down a river, cooked, and had many a lazy afternoon at anchor, among other activities. That's one of the remarkable sunsets I was graced with in the photo above.

I also had a fresh reminder of the power of technology. I worked for two hours over that two week span and am very thankful that I can work remotely. I find that I am able to blend work and play as needed, and that has always been a "life lived well" goal for me.

All this to say, even in these extraordinary times we live in, there are ways to live life well, and I urge you to find ways to recharge. Check out the Wellness Corner in this issue for ways to restore your peace of mind. And please stay safe by adhering to all the medical profession's recommended guidelines.

Price

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.

The economy can be emotional for individual investors, but 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.

- 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.

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 percent 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.

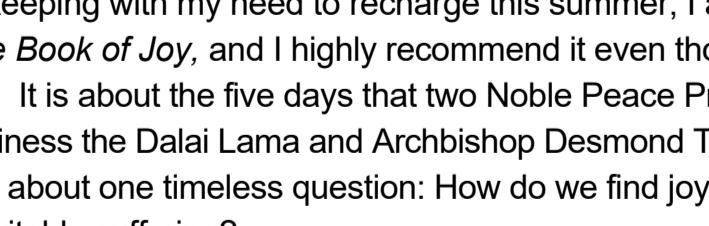
Don't be swayed from your goals and financial strategy by election rhetoric. Focus on the historical facts and on the financial plan that we designed together. That's how you win. If you have concerns or questions, call me, I am always here to help you.

Sources:

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

2020 Presidential Election - Invesco

THE WELLNESS CORNER



Fall is Prime Time to Get Outside and Refresh, Recharge and Restore

No matter what is happening (and there is a lot happening now), I always feel better when I have a chance to get outside even for a short amount of time. And it's not just a feeling I have, over 1000 studies have proven the many benefits to mind and body of *just two hours of being in nature over the course of an entire week!**

Time in nature can:

- Be an antidote to stress
- Lower blood pressure,
- Reduce stress hormone levels
- Enhance the immune system
- Increase self-esteem
- Reduce anxiety
- Improve your mood

So get out of the house or office and take a walk through nature. Here are some websites to help you do just that:

North Carolina State Parks

<http://www.ncparks.gov>

Hiking Trails in Durham, Raleigh and Chapel Hill

<http://www.nctripping.com/hiking-near-raleigh-durham-chapel-hill-nc/>

Botanical Gardens

<http://www.trianglegardener.com/four-botanical-gardens-call-the-north-carolina-research-triangle-home/>

Please check the websites for each destination about their COVID-19 rules. Then enjoy the time outdoors!

Source:

<http://e360.yale.edu/features/ecopsychology-how-immersion-in-nature-benefits-your-health>

WOMEN'S SUFFRAGE CENTENNIAL CELEBRATION

Women Get the Vote! Celebrating the 100th Anniversary of the 19th Amendment

On June 4, 1919 American women won the right to vote. But it wasn't until a year later, August 18, 1920 that Congress ratified the bill which prohibits the federal government from denying American citizens the right to vote based on their sex.

The fight for women's rights began during the American Revolution with Abigail Adams asking her husband John, to "remember the ladies" at the Constitutional Convention. The *Declaration of Sentiments at Seneca Falls* in 1848 called for equality between the sexes and for the right to vote for women.

In 1910 the Woman's Suffragists Movement began to focus on lobbying, marching and protesting for a constitutional amendment to improve the lives of women by gaining the vote. Many of them were arrested and sent to jail in the ensuing years.

The 19th amendment was introduced in 1878 but several attempts to pass it failed.

Finally in 1919 it all came down to Tennessee and to one man. The resolution for ratification passed relatively easily in the Tennessee Senate, but the State House was bitterly divided. The final outcome, on August 18, came down to a tie-breaking reversal by Harry Burn, a young representative who was planning to oppose the resolution. But just that morning he had received a pro-suffrage plea from his mother, Phoebe Ensminger Burn, to vote in favor – and he did. **The resolution passed by one vote.**

So thank you to Elizabeth Cady Stanton, Lucretia Mott, Susan B. Anthony, Carrie Chapman Catt, Hattie Purvis and Mary Church Terrell and all the other women (and men) who at great personal cost, led the way for women's rights.

For more information on the 19th Amendment and this important piece of American history visit:

The Women's Vote Centennial Initiative - <http://www.2020centennial.org/>

Sources:

<http://e360.yale.edu/features/ecopsychology-how-immersion-in-nature-benefits-your-health>

Price Cooks: Lamb Meatballs in Spicy Malabari Curry

This curry is one of my favorites. Serve it with a rustic, country bread or serve it over rice, it makes a terrific meal. **It comes from Ruta Kahate's terrific book, 5 Spices, 50 Dishes.**

For the meatballs:

1lb ground lamb
½ cup minced shallots

2 medium green serrano chilies, minced

1 tsp finely grated fresh ginger

¼ tsp salt

For the curry:

2 tsp coriander seeds

1 tsp cumin seeds

3 tbs canola oil

4 shallots, halved and thinly slices

5 gloves garlic, minced

1 tbs minced fresh ginger

½ tsp cayenne pepper

½ cup tomato puree (from 1 small tomato)

1 – 14 oz can coconut milk

½ cup water

2 medium serrano chilies, cut lengthwise in half

and seeded

1 ½ tsps. Salt

2 tbs minced cilantro leaves

1 tsp apple cider vinegar

To make the meatballs:

Use your hands to mix the lamb with the shallots, ginger, chilies and salt. Handle as little as possible to keep meatballs tender. Makes about 20 golf ball size meat balls

To make the curry: In a dry skillet roast coriander and cumin seeds separately until lightly browned and fragrant. Cool and grind together.

Heat oil in large saucepan over high heat. When it begins to smoke add mustard seeds and cover pan with lid or sputter screen. When seeds stop popping, lower heat to medium and add shallots, garlic and ginger stirring constantly till shallots turn golden brown. Add coriander, cumin, cayenne and tomato paste. Simmer for 5 minutes.

Add coconut milk, water, chilies and salt and bring to boil. Reduce heat to simmer and gently stir in meatballs. Continue to simmer until meatballs are cooked through – 8 to 10 minutes.

Add cilantro and vinegar and shake pan instead of stirring so meatballs don't break up.

Serve hot and enjoy!

NOTE: This recipe requires some attention. I prepare all ingredients ahead of time and keep them separated till needed.

Source:

<http://e360.yale.edu/features/ecopsychology-how-immersion-in-nature-benefits-your-health>

Book Of The Month

The Book of Joy.

His Holiness the Dalai Lama and

Archbishop Desmond Tutu

Two spiritual giants. Five days. One timeless question. How do we find joy in the face of life's inevitable suffering?

In keeping with my need to recharge this summer, I am currently reading *The Book of Joy*, and I highly recommend it even though I am not finished yet. It is about the five days that two Nobel Peace Laureates, His Holiness the Dalai Lama and Archbishop Desmond Tutu, came together to talk about one timeless question: How do we find joy in the face of life's inevitable suffering?

As many of you know, these men have experienced long exile and the violence of oppression. Yet this book is filled with laughter and intimate stories. I am learning a lot about the nature of Joy, and how to cultivate it.

I urge you to take the time to read about the obstacles to Joy, and the eight pillars of Joy that these men recognize and embrace. At the end of the book is a 40 page section on Joy Practices.

May we all have and experience more joy in our lives.

For more information on the 19th Amendment and this important piece of American history visit:

The Women's Vote Centennial Initiative - <http://www.2020centennial.org/>

Sources:

<http://e360.yale.edu/features/ecopsychology-how-immersion-in-nature-benefits-your-health>

Price Cooks: Lamb Meatballs in Spicy Malabari Curry

This curry is one of my favorites. Serve it with a rustic, country bread or serve it over rice, it makes a terrific meal. **It comes from Ruta Kahate's terrific book, 5 Spices, 50 Dishes.**

For the meatballs:

1lb ground lamb
½ cup minced shallots

2 medium green serrano chilies, minced

1 tsp finely grated fresh ginger

¼ tsp salt

For the curry:

2 tsp coriander seeds

1 tsp cumin seeds

3 tbs canola oil

4 shallots, halved and thinly slices

5 gloves garlic, minced

1 tbs minced fresh ginger

½ tsp cayenne pepper

½ cup tomato puree (from 1 small tomato)

1 – 14 oz can coconut milk

½ cup water

2 medium serrano chilies, cut lengthwise in half

and seeded

1 ½ tsps. Salt

2 tbs minced cilantro leaves

1 tsp apple cider vinegar

To make the meatballs:

Use your hands to mix the lamb with the shallots, ginger, chilies and salt. Handle as little as possible to keep meatballs tender. Makes about 20 golf ball size meat balls

To make the curry: In a dry skillet roast coriander and cumin seeds separately until lightly browned and fragrant. Cool and grind together.

Heat oil in large saucepan over high heat. When it begins to smoke add mustard seeds and cover pan with lid or sputter screen. When seeds stop popping, lower heat to medium and add shallots, garlic and ginger stirring constantly till shallots turn golden brown. Add coriander, cumin, cayenne and tomato paste. Simmer for 5 minutes.

Add coconut milk, water, chilies and salt and bring to boil. Reduce heat to simmer and gently stir in meatballs. Continue to simmer until meatballs are cooked through – 8 to 10 minutes.

Add cilantro and vinegar and shake pan instead of stirring so meatballs don