

Welcome Friends,

"Always do your best. What you plant now, you will harvest later." - *Og Mandino*

Fall is in full swing; the leaves are changing, the air is crisp and football fans everywhere are glued to their TVs. Every year about this time, I reflect on what I have to be thankful for. My great clients, my dear family and cherished friends top my list. I am so grateful for the opportunity to work together towards achieving your most important long-term goals.

You may be thankful that you have adopted a long-term investing perspective when you see the chart below. It shows how missing out even on a few days in the market, while you wait on the sidelines for a "safer" time to invest, can potentially derail your most important goals.

Reacting Can Hurt Performance

This chart illustrates the power of staying invested. Even missing one day of strong returns in the investment period (1970 – 2015) yielded a potential loss of more than \$9,000. The takeaway? No one knows when these best days will occur, so stay invested so you don't potentially miss out

Even the best financial plans can be compromised by irrational investor behavior. By recognizing potentially detrimental patterns and correcting them before they impact your portfolio, you may enjoy a better chance of achieving your goals.

How Your Bad Behavior As An Investor Is Shaping Your Portfolio

Letting market activity or past missteps influence your actions can have negative consequences. Tune out media and pundit noise and focus instead on your carefully crafted, long-term investment plan.

Trying to understand all the requirements and choices for Medicare can feel like a daunting task. The article below will help shed some light on an important topic.

Medi-What?

Being prepared for your golden years means navigating the convoluted inner workings of Medicare. This article can help you (or friends and loved ones approaching retirement) understand parts A-D as well as how and when to enroll and what type of supplemental insurance you might need.

And speaking of being thankful, I've included a great how-to guide to creating the perfect thank-you note for any occasion.

How To Write A Thank-You Note

An old fashion thank-you card can have a profound effect on the recipient. Differentiate yourself by picking stationery that reflects your unique personality, and write from the heart. There is no better gift.

May you and your family enjoy a joyous Thanksgiving season.

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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