

HOW THANKFULNESS CAN HELP YOU BE A BETTER INVESTOR



We hope you were able to spend Thanksgiving with family and loved ones and had the chance to reflect on all the good things you enjoyed this year. This holiday brings a welcome reminder that we have much for which to be thankful.

Even though the official holiday was last week, this is the perfect time to think about ways to make gratefulness a regular part of your life. It's easy to be thankful when everybody is talking about it. But it's a little tougher when you're faced with the challenges that come along every day. However, if you can make a concerted effort to be thankful on a daily basis, you'll soon establish it as a habit.

How To Cultivate The Habit Of Being Thankful

Being thankful takes effort. We seem to be hardwired to see the glass half empty. So for gratitude to become a habit you must purposefully practice it over an extended period of time.

Writing for LifeHack.org, financial advisor Lianne Laroya gives a number of practical tips on how to be more thankful. Here are three we thought were especially good.¹

Resist the temptation to compare yourself to others. We are naturally inclined to do this. But there is no surer way to make you feel less thankful for what *you* have. You will always be able to find someone richer, better looking, more talented, and more successful than you are. So don't keep comparing.

Appreciate what you have *right now*. It's so easy to be constantly looking forward to the next thing—the upcoming vacation or hoped-for promotion—promising ourselves that it will finally be the thing that will make us completely happy. It won't. And it takes away the chance to be thankful for what you have today.

Help other people and touch their lives in a meaningful way. In addition to the good you'll

be doing for others, you'll be much happier when you take your focus off yourself. And as you become aware of other people's needs, you can be thankful for your own blessings.

There can also be a financial benefit to being habitually grateful.

How Being Thankful Makes You A Better Investor

When you're grateful for the gains your portfolio has made (or that your losses weren't worse), you're less likely to take rash action to remedy the situation.² Chasing performance is often a dangerous shortcut to hurting your long-term return. But with a truly diverse portfolio and the expectation that you're going to experience setbacks along the way, you're more likely to have the discipline necessary to stick with your long-term plan.

So set yourself reminders to practice thankfulness through the holidays and on into next year. Soon you'll establish it as a worthy habit that can pay dividends in more ways than one.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



Grip Down for Laser-Like Short Irons

Controlling distance is always crucial in golf. When you are nearly close enough to the pin to strike, mastering this control is essential. When using wedges or short irons, most pros will avoid a full swing, opting instead for 75–80% of their swing.

When in this setup, the best technique is to swing within yourself and take yards off your approach. To do so:

1. **Subtract 5 yards from your approach** by choking down on the club, gripping halfway to the handle's bottom.
2. **Subtract 10 yards from your approach** by gripping the handle all the way down to the steel.

By choosing either of these techniques, you'll be able to swing a longer club smoothly and with more control. To have more birdie chances, try this grip with all of your scoring clubs.

Tip adapted from Golf Magazine!

Recipe of the Week



Tex-Mex Tortilla Casserole

Serves 6

Ingredients:

4 large eggs
¼ cup half-and-half or milk
½ teaspoon Kosher salt
¼ cup cilantro, finely chopped
1 cup Mexican cheese blend, shredded
1 cup goat cheese, crumbled
2 cups kale, thinly sliced

1 ½ cups tomatoes, chopped
½ cup corn
4 cups tortilla chips

Directions:

1. Whisk together eggs, cream, and salt. Add cilantro and both cheeses; continue whisking.
2. Combine egg mixture with kale, tomatoes, corn, and tortilla chips in a large bowl. Toss gently together.
3. Place mixture in a 2- to 2 ½-quart baking dish, and cover.
4. Bake at 400°F until cheese melts and egg sets, about 30–35 minutes.
5. Remove lid to brown tops for last 5 minutes in oven.

Recipe adapted from Good Housekeepingⁱⁱ

Health Tip of the Week



Foster Good Digestion

When left unchecked, digestive issues can create bloating, heartburn, and other uncomfortable symptoms. Fortunately, with some simple changes, you can keep digestion healthy and under control. Follow these tips:

- **Eat more plant fiber:** Fiber derived from plants will help your digestive tract and encourage regularity. When eating fiber, be sure to increase your water intake, which further aids the digestive process. Fiber-rich plant foods include (but aren't limited to) vegetables, fruits, legumes, and whole grains.
- **Chew thoroughly and in small bites:** Rather than heaping spoonfuls, make each bite smaller as you eat. From there, chew thoroughly and slowly to aid digestion.

- **Eat enough probiotics:** The bacteria that live in our guts are important for healthy digestion. Be sure to eat foods rich in probiotics, such as yogurt and fermented foods.

Tips adapted from WebMDⁱⁱⁱ

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Our mailing address is:

Ballentine Capital Advisors
23 Buena Vista Way, Suite B
Greenville, SC 29615

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1. <http://go.efficientadvisors.com/e/91522/ffordability-a-growing-concern/4rld1/280983368>
2. <http://go.efficientadvisors.com/e/91522/our-house-is-not-an-investment/4rld3/280983368>
3. <http://go.efficientadvisors.com/e/91522/terms-i-investment-asp/4rld5/280983368>

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ⁱ <http://www.golf.com/golf-instruction/2017/10/04/looking-laser-short-irons-grip-down>

ⁱⁱ <http://www.goodhousekeeping.com/food-recipes/a40389/tex-mex-tortilla-casserole-recipe/>

ⁱⁱⁱ <https://www.webmd.com/digestive-disorders/good-digestion#1>