

## Ballentine Capital Advisors Expands Team with New Hires

Ballentine Capital Advisors recently hired Anthony Colancecco as Chief Operating Officer and Melody Cuenca as Marketing Coordinator. The new additions to the BCA team will allow the firm to better serve their clients.

“I am very excited to have Anthony and Melody join our firm. Their unique talents and skills will benefit and serve our clients, community, and business,” President and Founder Bryan Ballentine said. “This addition, along with the rest of our team, strengthens our ability to lead the community in the financial services industry for years to come.”



In his role as COO, Colancecco is responsible for providing leadership, investment oversight, operational efficiency, client relationship enhancements, and community involvement.

Colancecco is a Certified Financial Planner™ and Chartered Retirement Planning CounselorSM and comes to BCA with 10 years of industry experience. A Philadelphia Native, he graduated from Pennsylvania State University and now lives in Greer with his wife Jaclyn and daughter Vienna.

Cuenca joined BCA to provide public relations and marketing support to the team. In addition to serving clients in the office and over the phone, she provides clients with unique experiences through appreciation events and educational workshops.



A native South Carolinian, Cuenca earned a bachelor's degree from Bob Jones University in journalism and mass communication. She has professional experience in writing and social media within the Greenville community. Cuenca lives in Mauldin with her husband Anthony.

*Anthony and Melody are not registered through Triad Advisors to trade securities.*

---

## How to Plan for Retirement as a Single Person



There's a growing segment of Americans who are entering retirement alone. Researchers cite several reasons for this, including the fact that fewer people are getting married and the dramatic rise in people over 50 getting divorced (the so-called "grey divorce" trend).<sup>1</sup>

Much ink has been spilled on the societal implications of solo retirees.

From a purely financial perspective, it's optimal for a household to enter their retirement years with an intact marriage and a retirement income built from two careers.

However, what's financially best in life is not the actual experience of many people.

The good news is that it is possible to retire successfully (or continue to stay retired) as a single person. But to make it work requires careful planning, financial discipline, and a willingness to make trade-offs.

In a piece on singles and retirement for *Kiplinger*, Kaitlin Pitsker writes that while only 23% of married men and women say they feel "not at all financially secure," that number jumps up to 38% for singles. In most cases it's just simple math. One person typically doesn't generate as much income as two people together can earn.

Ideally, a person who intends to retire as a single should plan for this scenario decades in advance. Pitsker gives the example of a 67-year-old woman who is able to work part-time at a job she loves (college professor) because she planned for this eventuality in her 40s.

However, it is possible for someone who does not have 30 years to save to still have something to retire on. A person who becomes single at age 50 and has little saved for retirement, can aggressively build a nest egg during his or her remaining peak earning years.

Singles need a different strategy from their married friends for everything from when to take Social Security to how to set up their estate. Other important decisions include who to give power of attorney and how to get help as they age.

For all these reasons just thinking about retiring as a single can seem overwhelming. But we can help come up with a plan to make it possible while offering the encouragement and accountability to see it through.

Have a great weekend!

Source: Efficient Advisors

---

## Golf Tip of the Week



### Play Smarter, Not Harder

If you're trapped inside this fall and still want to work on your game, focus on strategy and think about those "dumb mistakes" you always seem to make. Chances are, with a little troubleshooting, you can avoid these mistakes next time you're out on the green. Here are some common problem areas and how to fix them:

- Instead of aiming for the pin on the green, aim for the flat part of the green. Most greens are designed with trouble spots right around the hole, so if you aim right for the flag and miss it, you'll be stuck with a tricky short game.
- Imagine your target as the bullseye on a dartboard, not the whole dartboard. There's a reason why the pros are often quoted saying "aim small, miss small."
- This one is kind of obvious, but know the course you're playing. This includes knowing what's in play, any potential hazards, and more.

You can get better at your game without even hitting the course by simply thinking about your strategy.

Tip adapted from Golf Tips Magazine<sup>i</sup>

---

## Recipe of the Week

### WWII "Soldier Kisses" Cookies



These super simple cookies date back to WWII and are just as delicious today. Honor those who serve with these tasty treats.

[24 servings]

**Ingredients:**

- 2 egg whites
- 1 cup of brown sugar
- 2 cups of walnuts, finely chopped

**Directions:**

1. Preheat the oven to 350° F.
2. Beat the egg whites until light and frothy.
3. Beat in the sugar slowly until combined.
4. Continue to mix until the mixture is thick and shiny.
5. Lightly fold in the walnuts.
6. Scoop teaspoon-sized cookies onto the cookie sheet and bake for 40 minutes.

Recipe adapted from All Recipes<sup>ii</sup>

---

## Health Tip of the Week



### Get Your Daily Dose of Vitamin D, Even in the Winter

Vitamin D is the vitamin we produce when our skin is exposed to UV rays from the sun as well as certain dietary sources, and many people are actually vitamin D deficient (even if they live

in a sunny part of the country). As winter approaches, it might seem hard to get your daily dose of vitamin D, but luckily, there are plenty of ways to get this important nutrient.

Eating vitamin D-rich foods is the best way to get the nutrient during the winter months. These foods include fatty fish (like salmon), mushrooms, eggs, and milk (and milk alternatives, such as soymilk) fortified with vitamin D. Just 4 ounces of salmon have 265% of the dietary reference intake (DRI) of vitamin D, which means that just 2.5 servings of salmon a week would get you all the vitamin D you need. If you don't like fish, milk and eggs are another great option.

If you're concerned that you might have a vitamin D deficiency, call your doctor and talk to them about how to get checked for one. They can provide you with more information and alternate methods to increase your blood levels of vitamin D, if needed.

Tip adapted from Intermountain Healthcare<sup>iii</sup>

---

Copyright (C) 2019. Ballentine Capital Advisors. All rights reserved.

**Our mailing address is:**

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

[unsubscribe from this list](#)   [update subscription preferences](#)

**Sources:**

1. [http://go.efficientadvisors.com/e/91522/-retirement-as-a-single-person/68fd1b/797922105?h=gC2x2L0p3uEcAfUFqrBeN\\_Hrw1ceDD6EHyyec-OnbGM](http://go.efficientadvisors.com/e/91522/-retirement-as-a-single-person/68fd1b/797922105?h=gC2x2L0p3uEcAfUFqrBeN_Hrw1ceDD6EHyyec-OnbGM)

**Disclosure:**

*The views expressed herein are exclusively those of Efficient Advisors, LLC ('EA'), and are not meant as investment advice and are subject to change. All charts and graphs are presented for informational and analytical purposes only. No chart or graph is intended to be used as a guide to investing. EA portfolios may contain specific securities that have been mentioned herein. EA makes no claim as to the suitability of these securities. Past performance is not a guarantee of future performance. Information contained herein is derived from sources we believe to be reliable, however, we do not represent that this information is complete or accurate and it should not be relied upon as such. All opinions expressed herein are subject to change without notice. This information is prepared for general information only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive this report. You should seek financial advice regarding the appropriateness of investing in any security or investment strategy discussed or recommended in this report and should understand that statements regarding future prospects may not be realized. You should note that security values may fluctuate and that each security's price or value may rise or fall. Accordingly, investors may receive back less than originally invested. Investing in any security involves certain systematic risks including, but not limited to, market risk, interest-rate risk, inflation risk, and event risk. These risks are in addition to any unsystematic risks associated with particular investment styles or strategies.*

*The articles and opinions expressed in this newsletter were gathered from a variety of sources, but are reviewed by Ballentine Capital Advisors prior to its dissemination. All sources are believed to be reliable but do not constitute specific investment advice. In all cases, please contact your investment professional before making any investment choices.*

**Securities through Triad Advisors, LLC, Member FINRA/SIPC. Advisory services through Ballentine Capital Advisors, Inc. Triad Advisors and Ballentine Capital Advisors are not affiliated entities.**

---

<sup>i</sup> <https://www.golftipsmag.com/instruction/strategy-troubleshooting/play-smarter-golf-right-now/>

<sup>ii</sup> <https://www.allrecipes.com/recipe/216331/soldiers-kisses>

<sup>iii</sup> <https://intermountainhealthcare.org/blogs/topics/heart/2013/01/getting-vitamin-d-during-the-dead-of-winter/>