

## Share the Joy, Give a Toy



Bring your new, unwrapped toys to our office before December 13. We are proud to partner with Ronald McDonald House Charities to spread joy to local families this Christmas.

### **Ronald McDonald House Wish List:**

- Baby dolls of different ethnicities
- Pull toys for toddlers
- Teething toys
- Mr. & Mrs. Potato Head
- John Deere toys
- Disney items
- Board games (ages 7-15)
- Handheld games
- Family-friendly movies
- Makeup kits for teen girls
- Diaries for teens
- Art sets and craft kits for teens
- Amazon, food gift cards, etc.
- Adult coloring books with colored pencils

\*No stuffed animals or puzzles, please.

Please, bring toys to 23 Buena Vista Way, Suite B, Greenville.

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## Don't Treat Your Portfolio Like Instagram



You've probably heard the quote, "Comparison is the thief of joy," attributed to Teddy Roosevelt.<sup>1</sup>

In Shakespeare's *Much Ado About Nothing* the comical Dogberry expresses the same idea as "Comparisons are odorous."<sup>2</sup>

These quotes often ring true as people scroll through social media and view the glamorous vacation photos of their old high school friends.

And also when investors with globally diversified investment portfolios compare their returns to non-diversified portfolios.

In both cases, depending on the time frame, the comparison can tempt them to do something.

The magical looking Instagram photos don't show the jet lag, the busy highway in front of the hotel, or the overpriced food that was all put on a maxed-out credit card. Or the fact that the most enjoyable aspect of the trip was being able to post about it on social media.

For the investor who feels a need to compare their portfolio and the "stock market," it's important to remember that oftentimes this ignores perhaps the most important single factor in saving and investing for retirement. Risk.

Randy Kurtz, chief investment officer at DataDriven Advisor LLC, did an analysis for *Financial Advisor Magazine*, illustrating the danger of ignoring the risk factor.

Kurtz ran several scenarios where a retiree who was invested solely in the S&P 500 was compared to another retiree who was more broadly and mathematically diversified. For certain decades (such as 1990-2000) the stocks-only investor did much better than the diversified one. But in other decades (like 2000-2010) this strategy was disastrous for a US Large Company Stocks-only position.

However, in whichever decade Kurtz looked at, the diversified investor usually realized ample enough returns needed to meet his income goals and manage his principal.

Since the stocks-only investor had no way of knowing what the market would do, whether he doubled his money or lost most of it was largely a matter of lucky timing.

But because the diversified investor had a plan that took his risk tolerance into account, while he did better in some periods than others, he was not subject to as much disastrous volatility.

Along the way, if he'd been comparing his returns to his under-diversified, equity-heavy friend, he might have felt a twinge of discontent.

However, the only meaningful comparison he should have been making was reviewing his plan progress.

The desire for returns must be tempered with the management of risk. Of course, there's no way to completely eliminate it, but we can help you understand and implement a strategy designed to give you the best chance of success.

Have a great weekend!

Source: Efficient Advisors

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## **Golf Tip of the Week**



### **Forget the Score and Just Play**

When you're having a bad game, it can be hard to think of anything else besides the ball you just shanked, your double bogey, or the slow, chatty group in front of you. So, here's a tip: for the rest of the game, forget the score and just play.

There are so many things to love about golf, even when you're having an off day. You're with your buddies enjoying time outside, you're getting some exercise in, and you're practicing your

game. So, if you find yourself getting frustrated, tuck the score card away and just play. You might find that your posture improves, your grip loosens, and you might even start parring some holes. You could also spend this time really focusing on your technique and perfecting it where you can.

The game isn't always about the number on the scorecard. Sometimes you just need a round or two of pure enjoyment.

Tip adapted from Golf Tips Magazine<sup>1</sup>

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## Recipe of the Week

### Brunch Frittata



Frittatas are one of the most versatile brunch dishes because you can make them any way you want. They are surprisingly easy and will fill up even the hungriest guests. Here's our favorite frittata recipe:

[6 servings]

#### Ingredients:

- 8 large eggs
- 1/3 cup heavy cream
- 1 cup mozzarella, shredded
- A sprinkle of salt and pepper
- A pinch of red pepper flakes
- 2 Tsp. olive oil
- 1 green onion, minced
- 3 cloves of garlic, minced
- 8 oz. mushrooms, sliced
- 1/2 cup ricotta

- 3 cups baby spinach
- Any other toppings you want, such as bacon, ham, broccoli, etc.

**Directions:**

1. Preheat the oven to 375° F.
2. Whisk together the eggs, heavy cream, and cheese. Season with salt, pepper, and red pepper flakes.
3. Cook the green onions and garlic in the olive oil until soft, then add the mushrooms, spinach, and any other toppings you're using.
4. Pour the egg mixture into the skillet and dollop with the ricotta on top (pro tip: the crust of the frittata will get crispier if you use a cast iron skillet).
5. Bake for 12 minutes.

Recipe adapted from Delish<sup>ii</sup>

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## Health Tip of the Week



### Eat the Rainbow, Reap the Rainbow

You might have heard that your plate should have all the colors of the rainbow, but do you know why? Every food has their own health benefits and colors can help you determine which health benefits you're enjoying. Here's a quick summary of some of the benefits associated with these colored foods:

- Red foods contain lycopene, which is a powerful antioxidant that can help reduce the risk of cancer and keep our heart healthy.
- Orange/yellow foods have lots of carotenoids, which help maintain healthy mucous membranes, eyes, and might help prevent cataracts and blindness.
- Green foods contain various compounds that have anti-cancer properties. They're also an excellent source of folate.
- Blue/purple foods have antioxidants called anthocyanins, which can help protect cells from damage and may reduce the risk of cancer, stroke, and heart disease.
- White foods are known for their antiviral and antibacterial properties, and some (like bananas) are a good source of potassium.

Tip adapted from Nutrition Australia<sup>iii</sup>

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**Sources:**

1. <http://go.efficientadvisors.com/e/91522/wiki-Theodore-Roosevelt/687twq/792163463?h=GwfiJab16ie4TqCSiXMiIY5JOdtGM559NPTbyGpybkw>
2. <http://go.efficientadvisors.com/e/91522/gs-Comparisons-are-odious-html/687tws/792163463?h=GwfiJab16ie4TqCSiXMiIY5JOdtGM559NPTbyGpybkw>
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<sup>i</sup> <https://www.golftipsmag.com/forget-the-golf-score-and-just-play/>

<sup>ii</sup> <https://www.delish.com/cooking/recipe-ideas/a24229816/frittata-recipe/>

<sup>iii</sup> <http://www.nutritionaustralia.org/national/resource/eat-rainbow>