

The Things You Should Always Tell Your Financial Advisor



A recent study by the Population Health Sciences department at the University of Utah found that as many as 81% of people admit to withholding information from their doctor.

According to lead researcher Angela Fagerlin, shame and fear appear to be at the root of this unwillingness to divulge information.

“Patients don’t want to admit that they disagree with their doctor,” she says. “Or don’t understand what their doctor has told them.” Unsurprisingly, she adds that another thing people really don’t want to admit are their unhealthy behaviors.¹

As you can imagine, not telling your doctor about all of your health factors could potentially lead to serious consequences.

Dr. John Cullen, president of the American Academy of Family Physicians, tells the story of a patient of his with apparent appendicitis who was about to be wheeled into the operating room for surgery.

Knowing that methamphetamines can produce the same symptoms, Dr. Cullen asked the patient one last time if he had anything else to tell them. Minutes from going under the knife, the patient confessed to using meth and was spared an unnecessary operation.

For similar reasons, it’s easy for people to want to withhold information from us. They may be uncomfortable admitting to a cash flow problem like a decrease in salary, a struggle with medical bills, or finding they owe back taxes. Or they may be embarrassed by having to admit to poor spending habits like not sticking with a budget, suffering gambling losses, or racking up a lot of debt on non-essential purchases.

Managing your financial health requires clarity and understanding just like your physical health. Just like a doctor, we need all pertinent information so we can create a plan that reflects reality. Otherwise, the chances of reaching long-term goals can decrease dramatically.

Not only are people uncomfortable talking about money, but they're often reticent about their deepest desires surrounding money. Since the whole point of following a plan and being disciplined about investing is so that you can make your money do exactly what you want it to do, it's important to share your dreams as well.

We welcome hearing everything that's pertinent to your financial situation—the good, the bad, and the ugly. We will provide a sympathetic ear as well as prudent counsel on getting your wealth maximized.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



Tips on Traveling with Your Clubs

Planning a holiday golf getaway? Travel with your clubs easily with these tips:

- Try to get a nonstop flight because the fewer times your bag and clubs have to be handled, the better.
- Make sure you have a durable bag. Hard-shell bags are the most protective.
- Use a golf club protection device, which sits higher than your driver (your longest club) and protects the shafts in case your bag gets dropped upside down.
- Golf bags are considered oversized baggage, so expect to drop them off or pick them up in a designated area. Check with your airline to see about any extra fees or weight allowances before you board your flight.
- Make sure to add a tag with your contact information to the bag in case your clubs get misplaced.
- Pack your clubs so they won't move around much in the bag. You can even pack extra sweaters and jackets in the bag if you're golfing in a colder area.

Tip adapted from PGAi

Recipe of the Week

Grilled Cheese & Tomato Soup Bread Bowls



The weather outside is frightful, but this warm soup is so delightful. Grilled cheese and tomato soup are a match made in heaven, so why not combine them?

[4 servings]

Ingredients

For the tomato soup:

- 1 Tbsp. of olive oil
- 1 red onion, diced
- 2 garlic cloves, minced
- 1 28-oz. can of plum tomatoes
- 2 cups vegetable or chicken broth
- ½ cup heavy cream
- 1 bay leaf
- Parsley, salt, and pepper, to taste (and additional parsley to garnish)

For the bread bowls:

- 4 small, round sourdough bread loaves
- 16 slices of American cheese
- 6 Tbsp. of butter

Directions:

1. Heat the olive oil over medium heat. Sauté the onions and garlic for about 5 minutes.
2. Stir in the tomatoes and lightly crush them. Stir in the broth and heavy cream. Add the bay leaf, salt, pepper, and parsley, to taste. Simmer for about 25 minutes.
3. To make the bread bowls, preheat the oven to 400° F.
4. Slice off the tops of the loaves and use a small knife to cut around the inside of each loaf. Set these pieces aside.

5. Rub the inside of the bread bowls with butter and line 3 or 4 slices of cheese in each.
6. Slice the leftover bread circles in half, horizontally. Butter one side of each and put a slice of cheese in the middle.
7. Heat the mini sandwiches on medium until golden brown on both sides, about 5 minutes per side.
8. Put both the bread bowls and the sandwiches on the baking sheet and bake until the cheese in the bread bowls has melted, about 4 minutes.
9. Garnish with parsley.

Recipe adapted from Pure Wowⁱⁱ

Health Tip of the Week



Get Started with Yoga

Yoga has a number of health benefits. It can help manage stress, depression, and anxiety, it can improve your mood, and it can even help you sleep better. Not sure where to start? Here are some highlights of this practice to help you feel more comfortable in your first class.

- Hatha yoga is slower than other types, so it's a good choice for beginners. Vinyasa is the most common type of yoga and can be easy or more difficult, depending on the class. Power yoga usually includes weights and is a high-intensity workout, in addition to yoga.
- A lot of yoga classes focus on breathing exercises, which is one of the reasons why it's so relaxing. Even simple poses can be extremely beneficial when you coordinate them with your breath.
- Some common poses include [child's pose](#), [downward-facing dog](#), [warrior poses](#), and [sun salutations](#).
- You don't need fancy yoga gear to get started! All you need are some comfy clothes, a mat, and some water.

Tip adapted from Very Well Fitⁱⁱⁱ

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1. http://go.efficientadvisors.com/e/91522/americans-lie-to-their-doctors/692hrs/807617899?h=X4xC-bIaR_GbH6-uKctfBBf3cCTRL5XYCSn3CbW9EY8

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ⁱ <https://www.pga.com/golf-travel/travel-feature/tips-traveling-your-golf-clubs>

ⁱⁱ <https://www.purewow.com/recipes/tomato-soup-in-grilled-cheese-bread-bowls>

ⁱⁱⁱ <https://www.verywellfit.com/how-to-get-started-with-yoga-4165462>