

WHAT WORRIED INVESTORS REALLY WANT TO KNOW WHEN THE MARKET IS IN TURMOIL



People like to talk about money and investing, at least in general. But when it comes to their own finances, especially where their lack of knowledge might make them look uninformed, they're much more reticent.

During the weeks of market volatility at the end of 2018, Marketwatch was looking for the kinds of questions nervous investors were wanting the answers to, but maybe were too afraid to ask. They found them on Reddit, the freewheeling social platform that's come to be known as "the front page of the Internet."¹

Unlike Facebook, which requires several steps of authentication to ensure you're a real person, Reddit is built on anonymity. You don't use your real name or give identifiable information in your profile. And for the most part, nobody knows who you are. (Someone with high level investigative skills could probably eventually identify you.)

Any abuse of this anonymity is counteracted by the ability of other Reddit users to vote your postings up or down. Leave an offensive remark, and your post will be consigned to oblivion.

For the most part Reddit is a good place to see the kinds of difficult questions people really want to know the answers to, but are afraid to ask in person.

Near the end of December 2018, after one stretch of ten trading days where the Dow fell 350 points or more six times, investors were naturally worried.² Marketwatch financial reporter Alessandra Malito searched Reddit for some of the most common questions being posted, and then asked financial experts how they would answer them.

Here are three we thought were especially good, with their answers condensed.

Q: Does volatility affect all retirement accounts?

A: If they're investment-based, yes. (The questioner may also have been wondering if there's

a retirement account that's volatility-proof, the elusive free lunch.)

Q: When should I pull out my investments?

A: For long-term goals such as retirement, the answer is later.

Q: How much longer should I wait to buy?

A: You shouldn't try to time the market. Today may be the bottom of the market with everything "on sale," or further corrections may come.

Summing up the professional advice, Chris Chen, CEO of Insight Financial Strategies, said, "When we act with insecurities, we end up selling low and buying high, and that reduces overall returns."³

Your heart goes out to the people asking these questions. They're obviously deeply concerned about their retirement savings. If only they had sought out the answers to these questions *before* they experienced market volatility, they would have spared themselves a lot of anxiety.

Since the market is virtually certain to go through future volatility, it's prudent to know the answers to the tough questions ahead of time. We are there to help you be prepared for volatility both up and down.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



A Quick Tip for a Longer Iron

There's plenty of great information out there to increase your drive and crush that long ball. But what about when you need to hit your longer irons at a solid rate? It's important to take the club back easy on your backswing.

A longer iron requires more of a sweeping motion and a smoother swing than other irons. To achieve both, try to take it back low and slow for the first few feet and get the club shaft pointing down your target line, with the toe up halfway back. This deliberate takeaway helps promote a smooth, shallow swing that's perfectly on plane.

Tip adapted from Golf Digest¹

Recipe of the Week

Southern Fried Chicken Sandwich with Spicy Aioli Slaw



Serves 4

Ingredients:

Spicy Aioli and Slaw

- 1 garlic clove, finely chopped
- ½ cup mayonnaise
- 1 Tbsp. Louisiana hot pepper sauce
- ½ small red onion, thinly sliced
- 1 jalapeño, remove seeds and white ribs, slice thinly
- 4 to 5 cups cabbage, slice thinly
- ½ cup bread and butter pickle slices, plus ¼ cup pickle juice

Fried Chicken

- 2 cups all-purpose flour
- 1 tsp. ground black pepper
- ½ tsp. kosher salt plus more
- 1 cup buttermilk
- 2 8-oz. skinless, boneless chicken breasts, halved crosswise
- Peanut or vegetable oil (for frying)

4 sandwich rolls
2 Tbsp. butter, bring to room temperature

Directions:

Spicy Aioli and Slaw

1. Stir together the garlic, mayonnaise, and hot pepper sauce in a small bowl; cover and chill.
2. Combine onion, jalapeño, cabbage, pickles, and pickle juice in a large bowl; cover and put in the refrigerator.

Fried Chicken

1. Put the flour, ½ tsp. salt, and pepper in a shallow dish or bowl.
2. Put the buttermilk in another shallow bowl.
3. Dredge chicken in flour mixture, shake off excess flour, and dip in buttermilk, then dredge in flour mixture and shake off excess flour again.
4. In a large skillet (cast iron, if you have one), heat about ½ inch of oil to 350°F.
5. Fry the dredged chicken pieces until golden brown and cooked through, about 3 minutes per side.
6. When the chicken is done, put on a wire rack to drain and season with salt while the chicken is hot.

Assemble the Sandwiches

1. Spread the cut sides of the rolls with butter.
2. Heat another large skillet over medium heat, and cook the rolls buttered side down for 1 minute, until they are browned and crisp.
3. Spread the rolls with the aioli, then add chicken and cabbage slaw.

Recipe adapted from Bon Appétitⁱ

Health Tip of the Week



It's All in a Walk

There's nothing like going for a stroll to clear the mind. After all, your body was made for walking. But besides making you feel good, there are so many health benefits to "taking the ankle express". Here are just a few:

- **You'll be in a better mood.** It's true – regular walking modifies your nervous system to help decrease negative feelings. Walk with a friend and get even more calming benefits from the added social interaction.
- **Inspiration in perspiration.** Well, you might not perspire but walking gets your creative juices flowing. Try a walk when you feel stuck or blocked to clear the cobwebs.
- **Pump your "second heart".** Walking strengthens the venous system that relies on muscles, veins, and valves in your feet and legs that work together to get blood pumped back to the heart.
- **Digestive health.** Walking strengthens the core and abdominal muscles that encourage movement in the digestive system.

If you're just getting started in a walking routine, start slowly and set yourself up for success. Even walking a block is better than nothing. If you have any health concerns, be sure to check with your doctor first before starting any exercise routine, including walking!

Tip adapted from Preventionⁱⁱⁱ

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ⁱ <https://www.golfdigest.com/gallery/iron-tips-photos>

ⁱⁱ <https://www.bonappetit.com/recipe/fried-chicken-sandwiches-with-slaw-and-spicy-mayo>

ⁱⁱⁱ <https://www.prevention.com/fitness/a20485587/benefits-from-walking-every-day/>