

WHAT TO LOOK FORWARD TO IN 2018



The media's predictions for 2018 are in, and if even half of them come true, it's going to be a remarkable year.

Bitcoin will hit \$60,000.¹ The midterm elections will be a landslide for the Republicans.² And the housing bubble will burst, resulting in property values dropping substantially.³ Also, two companies will start selling flying cars⁴ and a new form of energy will be discovered on Venus.⁵

These speculations are all taken from what are considered mainstream news sources, which should tell you two things. First, there's very little risk in publishing bold predictions. And second, anything is possible.

The 2018 Forecast You Can Count On

Looking back, 2017 was a momentous year. It seems that not a week went by that didn't hold a major surprise with national and even global implications. Sadly, some of the most memorable were scandals, tragedies, and disasters. Many of them were things that no one seemed to foresee.

Like every year before it, 2018 is sure to have its share of milestones, turning points, and events that will take everyone by surprise. Next December, just like this last one, we'll probably all be saying, "What a year!"

Be Prepared For The Unexpected

In 2018 our personal life is also guaranteed to have its share of surprises—both good and bad.

That's why the best way to prepare yourself for the new year is with a plan that's designed to take into account the unexpected. The good news is you don't have to know exactly what

you're going to face to be ready.

The Boy Scouts have the right idea. Their motto of "Be prepared" is an effective guiding principle when thinking about everything you might encounter in the woods: hunger, cold, rain, getting lost, poison oak, etc. The Scouts have figured out how to fit all these preparations in a pack small enough for an 11 year old to carry on his back.

"Be prepared" works well in other areas of life as well.

In your personal finances, have a plan that takes into account your expected financial commitments so you can save for them ahead of time. Things like taxes, insurance payments, and even gift giving. This also goes for saving up for events to look forward to, like a special vacation.

Plan for the *unexpected* with an emergency fund. It's the cornerstone of every solid budget.

Follow the same principle in your investing. Plan for the things you know will occur, like your regular contribution to your retirement. But plan for the unpredictable with a properly diversified portfolio that's designed to spread risk among stocks from scores of countries, sectors and company sizes that will make up the ever-fluctuating market.

Remember that global stock markets are inherently volatile. That risk of changing values is part of what we rely on to expect a long-term return that beats inflation. Along the way, remember that only new and unknowable information is what will move stock prices – not some pundit's prediction.

Talk with us to make sure you're in an appropriate position for your age, income, tax profile, and retirement timeline. Then when the unexpected happens, you will be less likely to worry. And that will make you less likely to make a short-term mistake that could cost you in the long run.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



Hinge Your Stroke for a Better Roll

Do you hinge your shots? Maybe you come up short or find that your putts move a little too far to the right. If so, then the secret sauce may lie in hinging your stroke to fix your roll. Follow these tips:

1. Set up normally.
2. Hinge your right wrist backward when starting your takeaway. You should feel like your club's butt end stays mostly in place as your putter head swings.
3. Complete the "backstroke."
4. Try on your other hand by bending your left wrist backward. A smooth motion will keep your club's butt end in place.
5. Repeat this technique multiple times.

You will need more hinge for longer putts. By perfecting the move and squaring correctly, you'll gain the necessary power to roll your putts with each stroke.

Tip adapted from Golf Magazineⁱ

Recipe of the Week



Ohio Turkey Chili

Serves 4

Ingredients:

2 tablespoons vegetable oil
1 yellow onion, finely chopped
2 cloves garlic, minced
1 pound ground turkey (80% lean)
Kosher salt
Black pepper, freshly ground
2 tablespoons tomato paste
1 tablespoon chili powder
1 tablespoon paprika
1 teaspoon allspice, ground
1 teaspoon cinnamon, ground
1 teaspoon coriander, ground
1 teaspoon cumin, ground
¼ teaspoon cloves, ground
1 can (15 ounces) diced tomatoes
1 tablespoon cider vinegar
2 teaspoons Worcestershire sauce
1 ounce unsweetened chocolate, finely chopped
12 ounces spaghetti
8 ounces cheddar cheese, shredded
Green onions, thinly sliced (optional)

Directions:

1. Warm vegetable oil over medium-high heat, in Dutch oven or large saucepan.
2. Toss in garlic and onions, and stir until browned (about 6 minutes).
3. Add ground turkey, ¼ teaspoon pepper, and 1 teaspoon salt. Break up clumps as you stir items together until turkey browns (about 5 minutes).
4. Add tomato paste, and then include chili powder, paprika, allspice, cinnamon, coriander, cumin, and cloves. Stir together constantly for 1 minute.

5. Stir in diced tomatoes and 1 ½ cups water, and simmer uncovered for about 10 minutes.
6. Add vinegar, Worcestershire, and chocolate, and continue simmering until chili starts to thicken (about 10 minutes).
7. Add more salt and pepper to taste.
8. Bring to boil a large saucepan of water while chili cooks, and cook spaghetti according to package directions.
9. Serve chili over cooked spaghetti, and garnish with shredded cheese and sliced green onions.

Recipe adapted from Food Networkⁱⁱ

Health Tip of the Week



Understand Canker Sores

Canker sores are ulcers that form in the mouth, affecting as many as 20% of Americans. This ailment is different than the cold sores people get on the outside of their lips. Here are some tips to help you better understand and care for canker sores:

What causes them?

The medical community does not fully know why people get canker sores. However, they are more common in women, and may result from:

- Eating acidic foods like tomatoes
- Eating gluten
- Experiencing physical or emotion stress
- Using some toothpastes with ingredients that trigger the sores

Are they contagious?

No, you cannot get canker sores from other people. With that said, some studies show that people can get them more easily when you have parents that also develop canker sores.

Tips adapted from WebMDⁱⁱⁱ

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ⁱ <http://www.golf.com/instruction/2017/10/05/looking-better-roll-try-hinge-stroke>

ⁱⁱ <http://www.foodnetwork.com/recipes/valerie-bertinelli/ohio-turkey-chili-4483566>

ⁱⁱⁱ <https://www.webmd.com/oral-health/understanding-canker-sores-basics>