

WHY YOUR RESPONSE IS MORE IMPORTANT THAN WHAT HAPPENS IN THE MARKET



With 21 minutes to go in Super Bowl LI, the oddsmakers gave the New England Patriots a 0.2% chance of winning. Down 28-3 against the Atlanta Falcons, Tom Brady and company were all but guaranteed a lopsided defeat.¹

But instead of throwing out his game plan, head coach Bill Belichick made minor adjustments, continuing to pursue a strategy where the Patriot's could use their speed advantage in the passing game. With systematic play on both sides of the ball, they gradually drew even with the Falcons, and then won the game in overtime.

It was the greatest comeback in Super Bowl history.

If you're an Atlanta fan, we apologize for bringing up this painful memory. But it's one of the best examples showing how dire circumstances do not have the last say. What's more important is how you respond to what, in the moment, may appear to be a complete disaster.

The Formula For Resilience

Jack Canfield, author of *Chicken Soup For The Soul*, has a simple formula he likes to use to explain why some people are so successful.

$E + R = O$ (Events + Responses = Outcome)

The basic idea is that any outcome in a person's life is the result of how they responded to an earlier event in their life.²

Canfield says that when most people don't like the outcomes (O) they're getting, they choose to blame the events (E) that led up them. But they're forgetting perhaps the most decisive factor. Their response (R) to the events is what ultimately determines the

final outcome.

Applying This Formula To Investing

Many investors believe that their financial success is largely determined by external events. They see the market decline for a period, hear the financial media sounding the alarm bells, and believe their best choice is to cut their losses by selling.

But what they're forgetting, or perhaps never knew, is that their response to these external events is, in the long run, the most important factor in achieving their investment goals.

David Jones, Vice President at Dimensional Funds, believes that this is why it's so important to have an investment philosophy—a set of principles that determines how you will respond no matter what is happening in the market and how you're feeling about it.

"Based on his or her understanding of the long-term nature of returns and the short-term nature of volatility spikes around news events," Jones writes, "an investor is able to control his or her emotions and maintain investment discipline, leading to a higher chance of a successful long-term outcome."³

Of course, global stock and bond markets are always subject to risks and there's no guarantee of future performance. But your behavior can prove to be an even bigger determining factor than your asset allocation.

We can help you determine the specifics of your investing philosophy and then help you to be consistent in sticking to your game plan when external events are tempting you to change investment behavior.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



Uphill Putts Shouldn't Be Tricky

That long, uphill putt. So unpredictable. So frustrating. Even after carefully examining the terrain, considering the club impact, and analyzing the ball's trajectory, you know the ball may land just about anywhere. Except for the hole. It's one of the most challenging shots on the course.

What's the solution? You imagine the shot just needs a little more punch and power, right?

Not so fast. Your primary aim for these types of shots is simply to get the ball over the hill. And the best way to do that is with more ball speed. Greater ball speed isn't achieved by tighter putter grips or knocking the ball harder, which reduces ball control.

To gain better ball speed—without sacrificing control—get into a more stable position as you prepare to address the ball, which may include a wider stance. During the shot, the key is to make longer, not harder, strokes. The swing should be smooth and easy.

To put more focus into your putt, imagine you're hitting a draw. This type of stroke will reduce backspin.

Tip adapted from GolfDigest¹⁴

Recipe of the Week

Zucchini Soup



Serves 4

Ingredients:

1 tablespoon olive oil
1 medium yellow onion, chopped
4 cloves garlic, minced
1 teaspoon black pepper
1 teaspoon fresh ginger
3 large zucchinis, chopped
4 cups low-sodium chicken broth
Optional: olive oil for garnish or cilantro for garnish

Directions:

1. Over medium heat, sauté olive oil, onion, and garlic, about two minutes.
2. Add pepper and ginger. Continue to stir.
3. Mix in zucchini and chicken broth.
4. After bringing the soup to a boil, lower heat to a simmer to let zucchini soften, about 45 minutes.
5. Puree the zucchini soup in an immersion blender until the mix is creamy and smooth.
6. Add pepper, olive oil, or cilantro to season.

Recipe adapted from Regan Baroni¹²

Health Tip of the Week



What You Need to Know About Strokes

Strokes are the leading cause of death in the United States. They are caused when blood vessels in the brain develop blockages or burst.

Without immediate treatment, brain cells quickly begin to die, which can lead to disability or death.

Symptoms of stroke include:

- Sudden numbness or weakness of the body (especially on one side).
- Sudden changes in vision or difficulty swallowing.
- Sudden, severe headache.
- Sudden dizziness or difficulty walking.
- Sudden confusion.
- Sudden difficulty speaking or understanding.

Call 911 immediately if you or someone you know experiences these symptoms.

You may conduct a quick stroke test. Here are stroke clues:

- Smile. Does one side of the face droop?
- Raise the arms. Does one arm drift down?
- Repeat a simple sentence. Do the words slur?

Call 911 immediately if you detect these stroke symptoms.

Tips adapted from WebMD¹⁵

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¹⁴ <https://www.golfdigest.com/story/dont-let-uphill-putts-fool-you>

¹² <https://reganbaroni.com/blog/recipes/zucchini-soup-recipe/>

¹⁵ <https://www.webmd.com/stroke/ss/slideshow-stroke-overview>