



faith . discipline . patience

skv  three things



*"We invest for the long-term and don't worry about all this stuff you hear about every day. That's why we've had such good performance...**the average mutual fund makes 6 or 7%, the average investor in those funds makes 3 or 4%. The reason for that they are always buying at the wrong time and selling at the wrong time...they buy high and sell low because they are emotional. They read what is happening and think oh my God, this is going to be terrible, I should have my money in cash. A good financial advisor earns their salt by getting people not to sell when it's a bad time...**"* Ron Baron, CEO Baron Capital, CNBC 8/20/10 *"...the standard of living for the average person now is better than the wealthiest man in the world 100 years ago....**this is amazing time to invest and an amazing time to be alive...**"*



Remember the IRS will not call you. Do not fall for bogus IRS calls trying to scam you out of money, or information. Neither will Social Security or Medicare. *"Yeah but the caller id said 'IRS'....?!"* It's a trick! You have to up your diligence. Today's crooks are much more creative and believable than the ole' "Nigerian Prince..." emails. I just finished a book entitled "Scam Me If You Can". (written by the man famously featured in the movie "Catch Me If You Can") **If you want a copy, I will buy and send one to you. You have to promise to read it. There will be a quiz. Email me if you want the book.**



NFL football starts this weekend. I love it! There is labor strife in the league, and the NFL Players Association issued a guide to help players prepare for a possible "work stoppage" in the coming year. I thought it had some good advice for all: *"Follow the ABCs: adjust, budget and cut....save at least half of each check...pay off outstanding debts...re-examine investments with a high risk factor...sell unused items like cars...learn to say no to friends...cook dinner at home...cancel unused gym memberships..."* The current deal between owners and players expires in March 2021.



You might consider adding an NFL team to your diversified portfolio. *"The worlds more valuable sports franchise is the Dallas Cowboys, worth an estimated \$5 billion. The Cowboys generate \$365 million of operating income per year."* (source: Forbes) Check my math, but

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that is a smooth \$1 million a day in income? (Even my wife could get by on that!) Owner Jerry Jones bought the team in 1989 for \$140 million. Pretty stout “ROI”.

We are closing Wednesday, September 11th for a day of service. As always, I’m honored and humbled you have given me the opportunity to serve as your financial advisor. We endeavor to “*treat our clients as family. To provide genuine caring service to every client, every day*” If we fall short, let me know. MHK

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