

The Wealth Coaches Clipboard

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This is the 7th in a series of 7 presentations on the true meaning of wealth. So far we've looked at Fun, Fitness, Family, Friends, Firm (Your Work), Finances, and now today, Faith.

I recently had an embarrassing experience. I was flying out of town for a week on a business trip. I parked my car in one of those off-site parking lots. I locked it up, hopped on a shuttle to the airport, and took off.

One week later, I came back, got in my car, and it wouldn't start. I was puzzled. It was practically a brand new car. I eventually noticed that my gas gauge was reading empty. How could that be? I had just filled my tank up right before coming to the airport. I pushed the start button on my car several times but no luck. I surmised that someone must have siphoned the gas out of my car while I was gone.

After a "fun" walk to the gas station to buy a gas can and frustrating experience trying to get gas into my fuel tanks' custom opening, I drove back to the parking lot to talk with the manager. I was just about to give him a piece of my mind (a piece I can't afford to lose by the way) about how he needs to improve security, put up higher fences, install security cameras, etc., when he asked me, "what kind of car do you drive?" I told him. He walked over to a bulletin board, pulled off a piece of paper, and asked, "is your driver's license # _____?" I said, "Yes." He said, "Do you know what you did? When you came here to leave for your trip, you parked your car, loaded your luggage onto our shuttle van, locked your car, but you forgot to turn your car off! It ran for 3 days! We tried breaking into it to shut it off but couldn't do it without damaging your car."

Talk about an embarrassing situation! Why do I share this with you? Because I think a similar thing happens to all of us – not with our gas tanks, but with our lives. We expect our lives to be advancing, to be improving, to be making progress – but sometimes we feel stuck and frustrated. It feels like we're in the driver's seat, but we're not moving. Is it possible, is there a chance that the reason our lives are back-firing and sputtering is because our "faith tank" is empty?

We believe faith makes the difference between traveling well through life or barely moving. Between experiencing a full life or a fractional life. Between living a material life or a truly wealthy life.

Faith is the vehicle that carries us through life in style. Faith makes life work – and work really well! Faith enables us to give appropriate expression to the other vital areas of our life – family, finances, work, etc. Faith won't eliminate all our problems, or end all our hardships. But faith WILL get us through in style.

Three “passengers” of a faith-filled life.

Our body is a transportation vehicle. As we journey through life, the person with a sincere and robust faith will have 3 important and helpful traveling companions.

The first “passenger” of a faith-filled life is ACCESS.

Each of us is capable of doing many wonderful things because we possess a basket of marvelous talents and abilities. But we’ve all experience the feeling of being tapped out, worn out, and burned out. Times when we’ve exhausted all of our resources to push past a challenge, but it just wasn’t enough. At times like that, we come to grips with the fact that we have limited energy, limited resources, limited vision, and so on.

But it’s at that point – at the end of our rope – where we can discover things we never knew we had access to! I think many of us, myself included, don’t realize all that we have available to us – right at our fingertips.

Faith gives us access to a treasure chest of resources. God’s word tells us, “*Let us approach God’s throne of grace with confidence so that we may receive mercy and grace to help us in our time of need.*” (Hebrews 10:22) “Let us approach God’s throne...” That’s ACCESS.

Access to what? God himself. Why is that such a big deal? Because we get to experience his greatest gift of all – *his love*. And what’s so great about his love? Here’s just a sample:

- His love is unconditional – he accepts us just the way we are.
- His love is not fickle – it’s not hot one day and cold the next.
- His love doesn’t play favorites – he loves us all equally, extravagantly.
- His love doesn’t give up on us when we blow it.
- His love is guaranteed – no one can separate us from his love and care.

The second “passenger” of a faith-filled life is ABILITY.

We can *appear* to have it all together. We can look good, smell good, sound good, but if we’re missing this one key component – namely ability – we’ve got no “engine” or at best a weak one. We’re lacking the power we need to lift us and propel us when our own resources run out. The kind of power I’m talking about is only accessible by faith.

The faith-filled person is given some tremendous *abilities*. Things like:

The ability to be free. Free from past failures and regrets. Free from guilt. Free from other people’s expectations of you. Free to fail. Free to be yourself. Free to not take ourselves so seriously. Free to take educated and exciting risks.

The ability to love like you’ve never loved before.

The ability to be fearless. Can you imagine how different your life would be if you were fearless? What you would try, what you would do, what you would say, where you would go? There would be a radical uptick in the excitement level in your life.

The ability to experience the fullness of your God-given destiny.

The ability to make a fresh start. A new beginning.

The ability to comfort others who are hurting – with the comfort we ourselves have received.

The ability to be other-centered.

God said, *“If you have faith, even as small as a mustard seed, nothing will be impossible for you.”* (Matthew 17:20-21). How is that possible? Because with faith, we tap into an unstoppable power source, God’s limitless ability, that can literally move mountains. Ever experience an earth quake...?

We might have a huge and exciting dream for our life but think to ourselves, “I could never pull that off.” Well, that may be true in our own limited strength and resources. But what seems impossible to us is a cake-walk for God. With God, **all** things become possible. He speaks, things change. He acts, obstacles move. He loves, we are transformed and inspired to new heights!

The third “passenger” of a faith-filled life is ABUNDANT LIFE.

God said, *“I came that you would have life and have it abundantly.”* (John 10:10) The word “abundance” used here literally means “over and above, over-flowing.” Most people see their life as a glass half empty or half full. That’s the wrong perspective. God always fills us to the brim (and beyond!) so that we have extra to share with others.

In what specific ways does he cause the faith-filled person’s life to overflow? Glad you asked! Here’s how God describes the abundant life He offers.

“If you listen to the Lord your God and follow his ways he will set you high above all others. All these blessings will come upon you and accompany you. You will be blessed in the city and blessed in the country. You will be blessed when you come in and blessed when you go out. The Lord will grant that enemies that rise up against you will be defeated before you. The Lord will send a blessing on everything you put your hand to. The Lord will grant you abundant prosperity – from your children to your workplaces. You will lend to many but borrow from no one. The Lord will make you the head, and not the tail. You will be at the top, not at the bottom.” (Deuteronomy 28:1-11) What a picture of a rich and abundant life!

God’s abundance comes in many forms. He gives us a life of significance and purpose. A life marked by peace. A life rich in relationships. A life full of resources. A life that is balanced. In short, he provides us with a truly wealthy life.

Now that you’ve met the three “passengers” that accompany a life of faith – **Access, Ability, and Abundant Life**, let me finish with a true story.

“Does he have your attention now?”

I recently had lunch with a friend. At one point I asked him, “Has faith always been a part of your life?” He sort of chuckled and said, “Oh no. I didn’t want anything to do with God when I was younger. I thought I had the world by the tail. I was successful. I was out carousing every night. I was living the life – or what I thought was the life.”

I asked, “What happened to change that?”

He said, “One night, at 2 am, I was pretty drunk. I fell asleep at the wheel on the highway. I hit a cement bridge. At impact, my car door broke off and I flew out of the car. On my way out, my leg crashed against the bridge support. When I woke up in the grass many yards from my car, I noticed my shoe was up on my shoulder. When I swatted it off I discovered it was attached to

my leg. My femur had snapped completely. The only thing keeping my leg attached to my body was muscle. The impact of the crash cut my car completely in half.”

Believe me, I never expected to hear that story over lunch! He went on, “I was in the hospital 111 days. Two or three days after the crash, the police officer who was at the scene of the crash came to see me. He leaned over the side of my bed and put his face this close to mine. Looking into my eyes he said, ‘Son, you should be dead. God surely must have a plan for your life. Does he have your attention now? You better listen to what he’s been trying to say to you.’ And he walked out.”

I asked my friend, “So did God get your attention?”

“Oh yeah,” he said. “I was living a life that was harmful to me and others.”

You know what I think? I think God is trying to get our attention all the time. Sometimes he uses dramatic experiences like that, but most of the time he uses people and everyday circumstances to get us to look up. He wants to remind us that he’s here to help. We just have to call on him.

How does that happen? It begins by taking a step of faith. And what does that step of faith look like for you? I don’t know. Perhaps for some, the first step might be to simply explore faith and consider making it a part of your life. How do you do that? Talk with someone you respect, someone with faith, and have an open and honest talk.

For others, the next step might be to reevaluate your faith. Maybe you had faith earlier in life but it kind of faded over the years. Or perhaps your faith has been someone else’s. Or perhaps it hasn’t been meeting your toughest challenges.

For those with a viable faith, maybe it’s time to immerse yourself in your faith. To dive deeper and experience God in a fresh and profound way.

I don’t know what the next step is for you. Only you can determine that. But here’s one thing I do know. We are the sum total of what we trust. Decide who and what you truly trust, sink your roots down deep, and watch your life take on new meaning. Watch doors of opportunity open for you. Be amazed at how you are able to navigate through difficult circumstances. Experience a new level of joy you never thought possible.

There’s one thing I believe with all my heart, and it is this: faith makes this life worth living. It makes it a rewarding and fulfilling experience. Faith is the vehicle that carries us through life in style!

There is so much more that could be said on this topic. If you would like to grab a cup of coffee and talk about any one of these points, I (or any one of my partners) would be honored to have that conversation with you.

Market Outlook

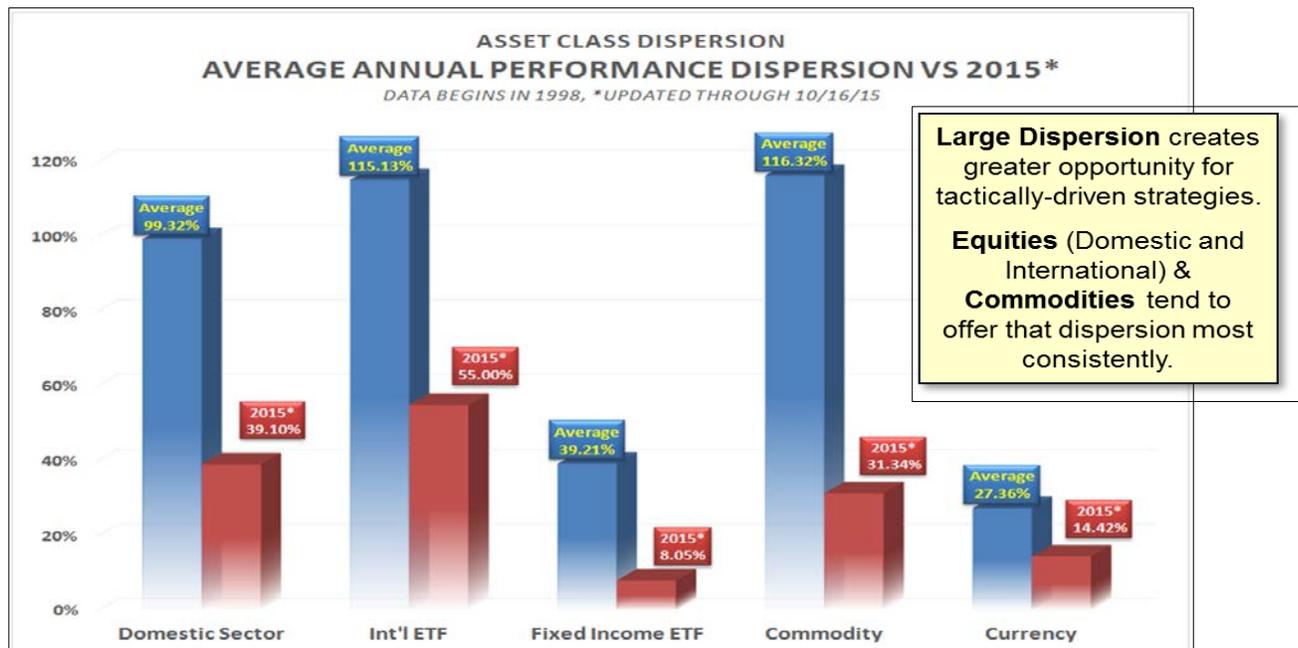
Steve Goodman

After all the volatility in 2015, U.S. markets finished relatively flat; slight negative price returns were offset by dividends for a slightly positive total return. The S&P 500 finished the year up 1.38%, the Dow Jones Industrial average was up 0.21%. The MSCI All Country Index was down -2.2%, the EAFE markets shed -3.3%, while the emerging markets took the brunt of the decline, down-16.96%. Fixed income markets posted average gains of less than 1%, while commodities markets were hammered, with the Bloomberg Commodity Index down almost -25%.

Diversified passive portfolios, which typically include equity and fixed income holdings, were off -1% on average. Adding additional asset classes for diversification, such as commodities, real estate, or precious metals dragged performance even lower.

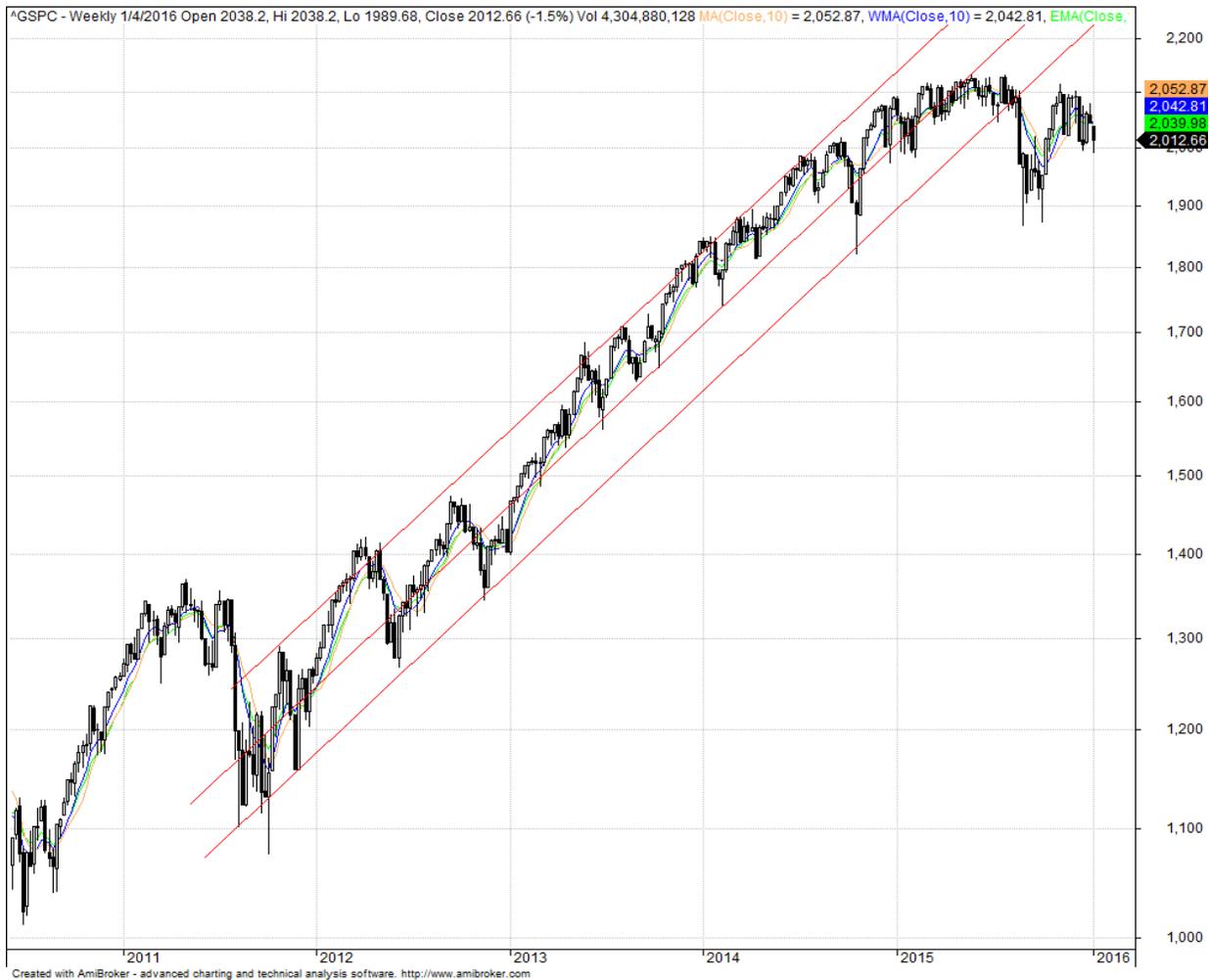
Benchmark	2015
S&P 500 TR	1.38%
DJIA TR	0.21%
Russell 2000	-4.40%
MSCI EAFE	-3.30%
MSCI EEM	-17.00%
MSCI ACWI	-2.20%
Bloomberg Commodity Idx	-24.70%
DJ WILSHIRE US Real Estate	-2.50%
Gold (GLD)	-11.64%
Barclays Agg	0.50%

So what caused both active and passive strategies to struggle? Dispersion- or lack thereof. Dispersion between asset classes and within asset classes was much narrower than average for 2015, handcuffing most tactical strategies, and providing little benefit to a diversified portfolio. Tactical strategies tend to work best when there is a large dispersion within the various asset classes. This provides the ability to find the leaders and avoid the laggards.



The chart below is the S&P 500 since late 2011. We can see the well-defined uptrend; we can also see that it was not a straight line up, with several pullbacks along the way. The current concern is that the major trend was broken, and with some gusto, in late August. An attempt to retest the highs has failed thus far. In the context of a 6+ year bull market, this raises some red flags. Our active equity models have been weighted toward the more defensive large caps for most of the year, and we would not be surprised to see a cash position in our active models sometime in 2016.

So where do we go from here? A trend break typically results in sideways action, and then a resumption of the major trend. It could also go straight down or straight back up. Since no one knows the future, we rely on our strategies to guide us. We must ignore the daily noise in the markets and instead focus on the discipline that relates to each strategy.



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