

WEALTH BEYOND WALL STREET NEWSLETTER

Brought to you by Dave Watkins & Marnie Sablan



Inside This Issue

The History of Thanksgiving
Pg. 1

Two Hours a Week in Nature
Boosts Wellbeing **Pg. 2**

Health in the News **Pg. 2**

Monthly Quiz **Pg. 2**

Did You Know? **Pg. 2**

Reading Makes People Better
Pg. 3

Ditch These Financial Bad
Habits **Pg. 3**

Thoughts of the Month **Pg. 3**

Win Movie Tickets **Pg. 4**

Newsletter Nugget **Pg. 4**



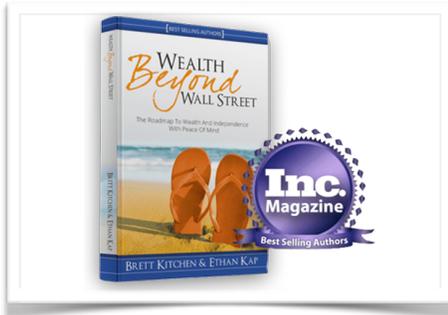
The History of Thanksgiving

On **August 1, 1620**, the **Mayflower** set sail. It carried a total of 102 passenger, including forty Pilgrims led by **William Bradford**. On the journey, Bradford set up an agreement, a contract, that established just and equal laws for all members of the new community, irrespective of their religious beliefs. The journey to the New World was a long and arduous one. And when the Pilgrims landed in New England in November, they found, according to Bradford's detailed journal, a cold, barren, desolate wilderness. The sacrifice they had made for freedom was just beginning. During the first winter, half the Pilgrims - including Bradford's wife - died of either starvation, sickness, or exposure.

When spring finally came, Indians taught the settlers how to plant corn, fish for cod and skin beavers for coats. Life improved for the Pilgrims, but they did not yet prosper!

The original contract the Pilgrims had entered into with their merchant-sponsors in London called for everything they produced to go into a common store, and each member of the community was entitled to one common share. All the land they





Monthly Quiz

1. In 1977, at age 34, who became the youngest inductee into the Pro Football Hall of Fame?
2. The Haunted Mansion at Disneyland is home to how many "Happy Haunts"?
3. Earl Hindman's face was usually obscured by a fence in what '90s sitcom?

Did You Know?

- The Chinese used fingerprints as a method of identification as far back as AD 700
- A Sphygmomanometer measures blood pressure
- The revolving door was invented in 1888
- Minus 40°C is exactly the same temperature as minus 40°F
- Cars were first started with ignition keys in 1949
- You shed a complete layer of skin every 4 weeks

* Thanks www.did-you-knows.com
pg. 20

cleared and the houses they built belonged to the community as well. Now, Bradford, who had become the new governor of the colony, recognized this form of collectivism was as costly and destructive to the Pilgrims as that first harsh winter, which had taken so many lives.

He decided to take bold action. Bradford assigned a plot of land to each family to work and manage, thus turning loose the power of the marketplace. In no time, the Pilgrims found they had more food than they could eat themselves... So they set up trading posts and exchanged goods with the Indians.

The profits allowed them to pay off their debts to the merchants in London. And the success and prosperity of the Plymouth settlement attracted more Europeans and began what came to be known as the **'Great Puritan Migration.'**

So the Pilgrims decided to thank God for all of their good fortune. And that's how Thanksgiving began.

Two Hours a Week in Nature Boosts Wellbeing

Staying healthy isn't all about exercise and diet – as important as they are. An article in Science News suggests that spending just two hours a week in nature is crucial to your well-being.

A study of 20,000 people, conducted by the University of Exeter, found that spending 120 minutes a week out in nature tends to lead to significantly better health and psychological well-being than not communing with nature for 2 hours in a typical week.

Your two hours don't have to happen all at once, either. The findings showed that the benefits accrued in both one single visit or several short periods. The benefits also were evident across the

board regardless of gender, age, ethnicity, financial status, and disability.

The bottom line: Get outside now, and you'll feel better soon.



Dave Watkins and Jetta fishing and enjoying nature

Answers to Quiz

1. Gale Sayers
2. 999
3. Home Improvement

Thoughts of the Month

"If you focus on results you'll never change. If you focus on change, you'll get results."

- Jack Dixon

"To conquer fear is the beginning of wisdom."

- Bertrand Russell

Referral Corner

I want to thank you for your referrals over the years. We always ask our clients, "If they can just refer us one client per year, it would help us immensely." We are grateful to everyone who's referred someone our way, and we always love to have new people become part of our inner circle of friends and family.

Simply send them this newsletter and have them bring it in or call and we will give you and them a pair of tickets to the movies.

Reading Makes People Better, Study Suggests

Do you read a lot? If so, chances are you're more kind and empathetic than most people, according to a study reported on the Peace Quarters website.

Researchers in Great Britain asked 123 people about their reading or television watching habits. Then they analyzed participants' social skills, asking questions like, "How often do you consider other people's points of view versus your own?" and "Do you go out of your way to actively help others?"

The results showed that the book readers, usually considered introverted and antisocial, displayed more empathetic traits than people who primarily watch TV. The genre of books seemed to make a difference, with readers of romance and drama showing more empathy and skill at seeing things through another person's eyes.

Of course, it could be that empathetic people tend to read more, instead of reading creating more empathy. Either way, it's good news for bookworms.

Ditch These Financial Bad Habits

Want to handle your money better? Most of us do. The Motley Fool advises breaking these three bad habits:

- **Paying bills late.** A few days or weeks may not seem to matter, but you'll be hit with late fees, interest, and damage to your credit rating. Do your best to pay all your bills on time. Set up reminders so you're always on schedule. Automatic payment is one reliable option.
- **Accumulating too much debt.** Not all debt is bad, as long as you manage it sensibly and pay it off in a reasonable time. If you can't pay off your credit cards and other debt by the end of the month, set up a budget that helps you monitor and control your spending before debt gets out of control and hurts your credit rating.
- **Not saving.** Putting money away can be difficult, but not saving any money is a mistake. You should have a reasonable cushion in case of emergencies—at least three months' worth of living expenses. Look for ways to cut costs, and set up a separate savings account so you're able to keep track of savings and spending money easily.



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Who Wants to Win Free Tickets to the Movies?

What Financial Bad Habits Should You Ditch?

Call 614-370-3055 to Answer...

The **10th caller** with the correct answer to the Question of the Month will receive a pair of tickets to the movies - just for reading this newsletter. Many times the actual answer will be IN the newsletter so you will want to read the whole thing to make sure you have the correct answer.

Newsletter Nugget

Average vs. Actual Rate of Return... and the importance of understanding the difference

Year 1 your account balance is \$1000, it grows 100% or doubles to \$2000

Year 2 beginning balance of \$2000, the account loses 50%. The balance is now \$1000

Your **Average Rate of Return** over the 2 years is...**25%** (100% - 50% ÷ 2yrs = 25%)

Your **Actual Rate of Return** over 2 years is...0% You began with \$1000 and ended with \$1000

Why is this important to understand:

1. Wall Street uses the **average** rate of return to define the performance of stocks, bonds, mutual funds, etc.
2. The only time an average rate of return reflects actual performance is if there was no loss during the performance period.

When a loss occurs, the average rate of return is no longer accurate and does not reflect the actual account performance.

3. The next time you're considering a market based strategy made up of stocks, bonds, mutual funds or anything that can potentially lose value, knowing the actual rate of return will help you make an informed buying decision.