

# FWP Insider



## The FWP ULTIMATE Tailgating Guide

by Rhonda Weaver  
and Samuel Dye

Football, one of America's greatest pastimes, is now upon us. No football game is complete without a proper tailgate. As you cheer on the greatest team in the world, the soon to be Super Bowl Champion Carolina Panthers (or any of those other loser teams) or your favorite college team, you want to be well prepared to provide your friends and family with a world class tailgate. Here are a few tips:

1. Do some pre-game day reconnaissance to identify a parking lot that will accommodate your tailgating needs.
2. Set your DVR to record the game, with at least 30 extra minutes. You'll want to be able to go back to see and hear any spectacular plays or controversial calls that occurred during the game to get a better look.
3. Use the restroom before leaving your house.
4. Aluminum disposable pans and tin foil are your best friends.
5. Bring at least 2 large kitchen trash bags and 2 rolls of paper towels. No need for napkins.
6. Bring 1 gallon of water. Cleans up spills, cleans off hands, puts out charcoal, also quenches thirst.
7. Bring something to munch on while grilling. (Pack all non-refrigerated items the night before) Some items that might be considered:

Potato Chips  
Trail Mix  
Fruit  
Veggie Tray

Salt & Pepper  
Paper towels  
Paper Plates  
Plastic utensils

Ziploc Bags  
Kitchen trash bags  
Water  
Hand Sanitizer

Lighter  
Bag chairs  
Folding table  
Charcoal **and** Grill

9. Start to shut the grill down ahead of game time so that you don't have to wait for it to cool completely and miss kickoff. Also remember you have a gallon of water to help with the cool down.

10. If you are tailgating for a late afternoon game, you may want to bring a small (or large) TV that can stream the earlier games so that you don't miss out on any of the action across the league.

**OR** - Go to the drive-thru at Bojangles and buy a tail gate special, which comes with EVERYTHING! All you have to do is sit in your chair and enjoy! If you have any special tailgating traditions, please share them with us. Samuel and Rhonda are always open to taking their tailgating skills to the next level.

# Stewardship Strides by Tom Dundorf

Previously in Stewardship Strides, I introduced the three categories of clients that work well with FWP: Emerging Affluent, Mass Affluent and High Net Worth. I would like to discuss Emerging Affluent (EAs) and why we work so well with them. EAs have a perspective of work, earning and investing that is consistent with FWP's beliefs. God designed work as a good thing, but having to work is not. EAs know they have the capacity to be diligent, frugal, and save aggressively so they can more quickly get to the point of working out of choice rather than out of necessity. EAs know money is simply a tool that will allow them the freedom to pursue what they are passionate about (what they are made to do) rather than working for money (what they are paid to do).

My three favorite EAs to work with are my son, Matthew Dundorf, Nathan Fulks, and Samuel Dye (M, N and S). All three have demonstrated a capacity to work diligently, earn well, save aggressively, give generously and

maintain a long term focus. Each of them has heard my 50/50/50 dream: By age 50, 50% of my time and 50% of my income to go to the work of the Lord. However, I didn't create a plan for myself. I simply followed John Wesley's counsel (founder of the Methodist Church) – "earn as much, save as much, and give as much as you can." I now know that having a plan would have made the journey easier. Success and failure are both **just** an opportunity to learn. M, N and S have a hunger to learn from my mistakes. One such mistake was that I only began systematically investing at age 28. They have also seen how graciously God has blessed me through long-term diligent pursuit of strong God-honoring desires and they are hungry to taste the benefits of success.

Over the last 30 years, I've seen a lot of mistakes and a lot of success. Nathan and Samuel have committed to help me build a world class company to serve EAs that are coachable and hungry to enjoy the benefits of a brilliantly designed and implemented plan. Hebrews 12:11 says, "*No discipline seems pleasant at the time, but painful. Later*

*on, however, it produces a harvest of righteousness and peace for those who have been trained by it.*" I will not be around to see the "*harvest of righteousness and peace for those who have been trained by it*" for most of our EAs, yet Nathan and Samuel will. I believe they also will have the continual reminder to stay disciplined as they get to vicariously experience the "*harvest of righteousness and peace*" as we serve the Mass Affluent and High Net Worth clients together.

If you are, or know someone who is, an EA and could benefit from having a "Most Trusted Advisor" to support your/their journey, we would be humbled and honored to meet with you/them. We are confident that any introductory meeting we conduct will have 1 of 3 outcomes to enhance your/their journey: 1. Valuable counsel, 2. Referral to another advisor outside of FWP or 3. Discovery there is a basis for a long-term mutually beneficial relationship. Clearly, you can see why we love introductions to people; all three potential outcomes leave the individuals grateful that our clients introduced their friends/family to FWP.



## Banana Pudding by Rhonda Weaver

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| 2 bags Pepperidge Farm Chessman cookies              | 1 (8-oz.) pkg. cream cheese, softened             |
| 6-8 bananas, sliced (toss with a little lemon juice) | 1 (14-oz.) can sweetened condensed milk           |
| 2 C. milk  | 1 (12-oz.) ctn. Non-dairy whipped topping, thawed |
| 1 (5-oz.) box instant French Vanilla pudding         |   |

Line the bottom of a 9x13-inch pan with 1 bag of cookies. Layer bananas on top. In a bowl, combine the milk and pudding; mix well. Using another bowl, combine cream cheese and condensed milk; mix until smooth. Fold whipped topping into cream cheese mixture. Add this mixture to the pudding mix and stir until well blended. Pour mixture over the cookies and bananas; cover with remaining cookies. Refrigerate until ready to serve. Serves 12.

Once you've shown up at a covered dish with this version, you will always be asked to bring it to every covered dish. It looks especially festive around the holidays, when the Chessman cookies have a holiday theme stamped on them.

## Your FWP Team

**Tom Dundorf, CFP® CKA®**  
Stewardship Coach  
President & Managing Partner

**Samuel Dye, CFP® CKA®**  
Co-Wealth Coach

**Nathan Fulks, CFP® CKA®**  
Co-Wealth Coach

**Jennifer Addesso**  
Wealth Coach Assistant

**Rhonda Weaver**  
Chief Operations Officer

**Lisa Trenkler**  
Client Services Specialist



# Why We Predictably Make Irrational Economic Decisions

While the most influential document of 1776 for Americans is certainly the Declaration of Independence, for the rest of the world it may very well be Adam Smith's book *The Wealth of Nations*.<sup>1</sup> In it Smith laid down the major principles that today are responsible for the free flow of capital in our vibrant global economy. One of those is that, in general, people will naturally act with "enlightened self-interest" when making economic decisions. This seems self-evident. Everybody wants to get the best deal. And for many decades this assumption was built into classical economic models. But the more economists studied how people actually behave with their money the more they saw that, given the right circumstances, people often act against their own self-interest. In the 1960s this led to an entirely new field of study called behavioral economics.<sup>2</sup> It's not that people are likely to abandon their self-interest out of altruism, but they tend to let their emotions outweigh logic and fool themselves into thinking they're getting a better deal than they actually are. Author Michael Lewis points out that used car salesmen knew about this long before the behavioral economists.

**Showing How We're Predictably Irrational.** Last year Chicago University professor Richard Thaler won the Nobel Prize in Economics for his work showing that not only do people regularly make irrational decisions about money, but they do it for predictable reasons.<sup>3</sup> Three of the factors he found that tend to skew our decision-making are ownership, confidence, and a sense of fairness. Ownership: We assign a higher value to something if we happen to own it. Therefore, being told

that something we own (i.e., an investment) has lost value is emotionally painful. Confidence: The more information we have about a decision, the more overconfident we become. Given enough data, we persuade ourselves believe we can

accurate predict essentially unpredictable events like future market movements or the trend of a particular investment. Fairness: We often set the value of things based on a strong sense of fairness, even though we don't have a specific definition of what is fair. So, for example, if the price for something goes up because demand has gone up, we think, "That's not fair. That's gouging." But it's really just the market at work.

**Prudence and Discipline vs. Irrationality.** The fact that we're quite capable of convincing ourselves to behave against our own economic interest doesn't mean that we should stop investing altogether. It just means that we should be keenly aware of those potential urges in advance

into and plan ahead to counteract them with prudence and discipline. So when there's market volatility and we feel the need to "do something," even though that may lead to long-term losses, we should have already decided what we're going to do (or NOT do). This helps prevent us from acting purely on emotion. One of the most important roles we play as your most trusted advisor is that of an experienced, dispassionate counselor--somebody who can help you see what's in your best interest when you can't. After helping you determine the long-term plan that will give you the best chance of retirement success, we will hold you accountable to stick with it for the long haul when your gut is trying to tell you otherwise in the short run.



## Sources:

1. <http://go.efficientadvisors.com/e/91522/-adam-smith-wealth-of-nations-/58dz99/371249484>
2. <http://go.efficientadvisors.com/e/91522/-who-realized-how-crazy-we-are-/58dz9c/371249484>
3. <http://go.efficientadvisors.com/e/91522/thaler-nobel-economics-542400-/58dz9f/371249484>

# The Key to Happiness by Rhonda Weaver

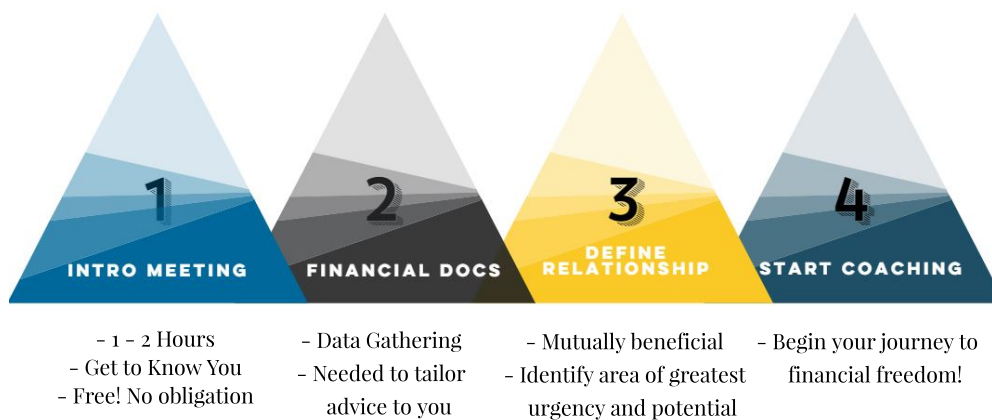
Ah, the Key to Happiness... It's what you've all been waiting to learn. First, a disclaimer: *The views expressed in this article are those of Rhonda Weaver, and have only been tested and proven to be true in (1) happy person's life, aka Rhonda Weaver.* With that out of the way, let me now impart my wisdom.

I have found there is a direct correlation between Happiness and Thankfulness. I found my first clues to that correlation sprinkled all throughout Sarah Young's Devotional titled Jesus Calling. Circumstances are sometimes unpleasant and unchangeable, but if you can muster up the energy to chant "Thank you-Thank you-Thank you" repeatedly, you may be surprised at the sensation you feel in the corners of your mouth and the slight and sometimes fleeting sense of peace you feel. I've discovered it's nearly impossible for my heart to be angry/troubled at the same time that it is thankful. Out of curiosity, try repeating "Thank You" over and over and count how many times it takes until you feel the hint of a smile forming. For me, it takes about 3 times. And, by the way, I do whisper my "Thank yous" out loud; not just in my head.

I also believe that actively seeking a state of contentment leads to Happiness. Similar to how a person who struggles with being slightly over-weight has to always manage their weight with on-going good choices; achieving / experiencing Happiness is an on-going process. You can't do one thing and be happy the rest of your life. You must actively seek happiness through contentment using the lens of thankfulness.

I've saved the best 'til last: the key to Happiness in marriage. (Please refer to my disclaimer at this time.) Regularly take time to remember why you fell in love with your spouse. Do this monthly at a minimum and especially after a heated disagreement. Granted it's only been 7 years for me, but I can remember vivid details of when I first knew I was in love with Lester and why I fell in love with him, because I have intentionally reflected on that regularly. Life is good... Love is good... Strive to live a thankful, content life filled with happiness.

## Getting Started with FWP by Nathan Fulks



Have you ever struggled to communicate to a friend or family member how they could become a client of Family Wealth Partners? Have you found yourself wondering how to verbalize the value that you experience in your relationship with FWP?

I hope the visual above will help you to communicate just that in 4 easy steps. Expectations are key to any relationship! The first 4 steps of our process help any future client understand exactly what to expect when starting a relationship with Family Wealth Partners. We want you to know that, as a client, anyone who is important to you is also important to us.



## Family Wealth Partners

*"Enriching relationships through financial contentment"*

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