

# WORDHOUSE

— WEALTH COACHING —

*Since 1982*

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## THE AMERICAN DREAM!

CONGRATULATIONS!!! As we meet with our clients face to face, on the phone, or by Skype, we are seeing more and more of you reaping your awards and achieving your American Dream. Some through lifestyle changes and some financially, by becoming millionaires and multi-millionaires, thereby having more giving options! We could not be prouder of you! Your decision to live the life that's right for you, the discipline to save 20% per year in your Free Market accounts, and your determination to ignore the Wall Street hype is paying off!

Even though many WWC Clients are already living their American Dream, and some WWC Clients are closing in on it, we all know non-WWC Clients in your family, whose American Dream cannot become a reality until they make major and important behavioral changes! Let's help them!

We want everyone to be successful investors and achieve their American Dream, of course stress-free! Change is hard for most, and your loved ones need your advice and support on making the right decisions for their future. Many don't even know they need help, so just do the right thing, please help them!

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Statistics from the January 2017 Fox Poll point out some of the American behavior problems:

- 69% of Americans have less than \$1,000 saved (including emergency money and retirement)
- 34% polled have NO savings! That's right \$0.00 saved.
- Problems:
  - Goals not made or written. Immediate gratification is an investors' enemy, as it's so easy to procrastinate and not follow through with well intended plans. It's so easy for people to say one thing and do something completely different if they're not held accountable.
  - People don't know! Many need to realize they don't know what they don't know and aren't open to advice. Staying in their ignorance or "poor me" rut will ruin their eventual retirement.
  - It's very sad to see a loved one grow bitter and angry because they made bad decisions when they were young. They worked hard all their lives but didn't plan for their future retirement. Therefore, they failed to accumulate a sufficient nest-egg to support their retirement goals. Please save your family from this unfortunate and unnecessary dilemma.

How to help our loved ones also achieve the American Dream:

- To fix a problem, they first need help in seeing and acknowledging their problem.
  - Ask them what their American Dream is and their plan to achieve it.
  - Look at their behaviors and self talk, is it positive or negative? Negative self-talk is negative thinking, which results in negative behaviors.
  - Show them how to avoid the scarcity mentality and self talk, which makes them look bad. Teach them positive self talk, so they embrace abundance.
  - Share with your loved ones how to become systematic successful global investors and achieve their American Dream.
- Good things take time, it's not a quick fix. Saving 20% of their income each year in a globally diversified growth portfolio will make a huge difference between scarcity and abundance at retirement. To get better results, there needs to be better decisions!
- Share with them that the best way to accomplish their goals is for each client to commit to an investment philosophy, so they understand how, where, when, and why they are investing.
- Show them our 70+ [www.WordhouseWealthCoaching.com](http://www.WordhouseWealthCoaching.com) website videos, so they can learn about Free Market investing.
- Give them a copy of our book, *Stress-Free Investing (SFI)*.

As your Wealth Coaches, our job is to provide the tools and coaching so clients gain peace of mind, share their knowledge with their loved ones, and obtain their American Dream and help others to do the same.

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## NO ACTIVE TRADING INVESTOR BENEFITS

We are repeating this article, as last month our link to the article did not work. Dimensional Fund Advisors [published a two page white paper](#) and came to the conclusion that active trading is very expensive and does not benefit investors. It's a quick read, interesting, and confirms why we BUY, HOLD, AND REBALANCE over 16,300 unique stocks and bonds from companies within 45 different countries.

## WWC 35th ANNIVERSARY PARTY INVITES

July 23 is going to be a ZOO of a PARTY!!!

RSVP using this [2017 WWC 35th Anniversary Party Invite!](#)

Family and friends are welcome, however space is limited, so first come first reserved. Make this a family event and tell us who is new to WWC, so we are sure to have enough SFI books available.

## BE AWARE: TECH SUPPORT SCAM ALERT!

Scammers will call you on the phone or you will get a pop up on your computer, that tells you there's a problem with your computer and they will try to convince you to pay them money to fix it.

Thankfully, the Federal Trade Commission is cracking down on these scams. Here is an [article](#) from the Federal Trade Commission about scammers they have caught.

This [article](#) is on how to spot a Tech Support Scam and how to report it.

## WHAT DO YOU SAY?

Phyllis took a social media class, on how to get more people to read our Facebook Pages and UPDATE monthly newsletter, and was told to use investor language, not industry verbiage. That's where we need your help, to make sure we use the words you use.

When you talk about investing, what words do you use? Please share with us what you would say if someone said these statements to you:

What would your response be if someone says:

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- I wish I could invest a portion of every paycheck for my retirement, how do I get started?
- There are so many financial scandals out there, how do you find someone to trust?
- I've lost so much money already, I'm afraid to start investing as I think I'll lose more.

Please email [Phyllis & Maria](#) your thoughts and help us with our public relations.

### EMAIL FROM TCA?

TCA (Trust Company of America), our custodian, has sent out emails to some WWC clients, including Phyllis and Maria, saying their email addresses have been changed. This communication only involved Trust accounts. It was discovered that a few accounts had incorrect emails entered and have been corrected which triggered the notice from TCA. No private information was compromised with the error, as the email used non-specific notices to clients.

### FREE MARKET SEMI-ANNUAL REPORT?

All WWC clients have been sent the February 28, 2017 RBB Semi-Annual Report, covering the 3 Matson Money Free Market funds, which are housed at RBB: the Free Market US Equity fund, International Equity Fund, and Fixed Income Fund. Some of you might have received it electronically, others will receive a paper copy. If you want to switch to electronic mail, the instructions are in your package, or contact Deb.

The RBB Fund is where the Free Market Funds are housed (the funds' custodian). Please open up the copy you received and follow along:

- Pages 1 & 2: Dear Shareholder Letter: Read this page, as it gives a summary of the last 6 months' returns.
  - Pages 3 & 4: States the Total Returns for each of the 3 Funds for 6 months, 1 Yr, 3 Yrs, 5 Yrs and Since Inception. The 3 Free Market funds are compared with an Index which holds similar risk assets. You can easily see that the Domestic and International Stock have outperformed their competitors, but the Free Market Fixed Income didn't.
  - Pages 5 & 6: Lists the actual expenses of each Free Market Fund.
  - Pages 7-9: Lists what is held in each Free Market Fund.
  - Page 10: Lists the Net Worth of each of the Free Market Funds. Look at Net Assets: US Equity is the largest and International Equity Fund is the smallest, with Fixed Income in the middle.
  - Page 11: Shows the Budget of each fund, with income and outflow, including gains and losses.
  - Pages 12-14: Shows the growth or decrease of each fund's assets.
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- Pages 15-17: Lists each fund's Turnover Rate: 6.08% US Equity; .73% International Equity, and 0% Fixed Income. These numbers are very important, especially when compared to any other mutual fund's Turnover Rate, typically 30% - 100%. Because the FM Funds have such a low turnover rate, you pay less expenses and get market returns.
- Page 16: Read about RBB, a "series fund", which holds many smaller funds.

KEEP this report until you get the next report, then toss. It's good to have legal information about how you are invested. We know you trust us, but always TRUST and VERIFY!

### PHYLLIS CALLING

Hi, this is Phyllis Wordhouse, checking in with you! She is back in the USA, and wants to make sure you are doing fine and know we are always available for you and your loved ones. If you have not contacted our office within the last 6 months or so, expect a call from Phyllis. She might call you anyway, just to talk. If you want to talk to her before she calls you, just call her: 734-718-0955.

If you want to learn to play Pickleball, call her for that also! She's a teacher at heart, and loves to show others that anyone who can walk can play PB.

### YOUR SFI PICTURE!

PLEASE [email](#) us a picture of you and your loved ones holding your SFI (*Stress-Free Investing*) book someplace. It can be a selfie, a family portrait, you reading SFI, family reunion at a lake, riding a bike, taking a walk, rowing a canoe, playing Pickleball, baseball, skydiving, floating in a lake, tennis, etc. Send us many! Please make it a family affair, and include them in your pictures!

We might just print it right here, or on our SFI Facebook page. If you don't want your face showing, just put the book in front of it.

We like all WWC clients to have 2 Stress-Free Investing copies available at all times, for you to read, to re-read each year, to look up topics, and to give away. If you need a copy or two, please contact [Deb](#). You never have to pay for copies, we will continue to give our clients complimentary SFI copies. Just let us know your need.

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Here is a SFI picture from Grand Haven State Park.



## CONTACT US ANYTIME

Your referrals and repeat business pay us the ultimate compliment! Thank you so much. Please feel free to forward our monthly UPDATE newsletter to your family and friends. Contact us with any concerns. It does not matter where they live or how much money they have, as long as they have a US address. We are here to help brainstorm on any financial and/or lifestyle needs. Do not hesitate to contact us! Think of us as your financial sisters.



### WWC Mailing Address :

2723 Alger St. SE Grand Rapids MI 49546

Deb: 616-302-9049 Maria: 616-460-6518 Phyllis: 734-718-0955

### Matson Money's Mailing Address :

5955 Deerfield Blvd. Mason, OH 45040

Want to change how you receive these emails?

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