



MAY 2022

DESIGNLIFESJOURNEY.COM

APPLETON:
920-944-6020

NORTHEAST GEORGIA:
678-491-9744

Design Life's Journey's Way of Investing

I often get questions about Design Life's Journey's investment approach and how we are different. So here's an overview!

OUR PHILOSOPHY

We found **investors have more confidence** in their investments when they know what they own and understand how the investments help them achieve their goals. The strategic financial plan helps clarify client priorities and goals, which guides our investment choices. Regular portfolio reviews are done to ensure the investments are working towards the client's goals. If the client's situation has changed adjustments are made. Investment selection is based on the individual's (or couple's) specific preferences, investment knowledge, goals, risk tolerance, financial situation, tax concerns, money discipline, market conditions, legacy goals, and liquidity of other assets.

There are no guarantees regarding future market performance. Therefore, due diligence is necessary when creating an investment framework. We start with the plan incorporating **offensive and defensive strategies**. Offensive strategies look to minimize taxes, anticipate inflation's impact on holdings, and aligned investments with the investor's preferences and risk tolerance. Defensive strategies identify liquidity needs, manage risks, and reinforce estate planning requirements.

Our biggest differentiator is our focus on individual

DISCLAIMER

1. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss in periods of declining markets. 2. Investing in mutual funds involves risk, including the potential loss of principal invested. Risks vary depending upon the strategy used by the fund as well as the sectors in which the fund invests. When redeemed, shares may be worth more or less than the original amount invested. Differing classes of shares have varying expenses, loads, fees and breakpoint. These differing classes also have timeline holding periods which are appropriate depending on the investor's objectives and goals. 3. In finance, standard deviation is applied to the annual rate of return of an investment to measure the investment's volatility. Standard deviation is also known as historical volatility and is used by investors as a gauge for the amount of expected volatility. 4. Alpha is a measure of performance on a risk-adjusted basis. Alpha takes the volatility (price risk) of a mutual fund and compares its risk-adjusted performance to a benchmark index. The excess return of the fund relative to the return of the benchmark index is a fund's alpha.

stocks and bonds, rather than mutual funds or third party managers. Where appropriate we include alternative investments, and all portfolios have near-term liquidity reserves. Mutual funds and ETF are used to diversify portfolios or to take advantage of market opportunities. Below are guidelines we **start with** to screen stocks and mutual funds. (Note: these strategies are subjective and do not guarantee financial success). ♦

STOCKS

- Leader or innovator in their industry
- Strong Executive Management that is shareholder centric
- Cash flow and investment in R&D
- Revenue growth (preferably organic)
- Strong balance sheet.
- Fairly valued or strong market momentum.
- Meet one of our independent adviser's screens.

MUTUAL FUNDS

- True to their Asset Allocation model
- Manager Style and tenure of 5+ yrs
- Alpha-outperforms their index
- Standard Deviation less than their index
- Expenses Do returns justify a higher expense?

The Good News

"Whenever you feel unloved, unimportant or insecure, remember to whom you belong." — Ephesians 2:19-21

Millionaire? COULD THIS BE YOU?

May 20th is National Be a Millionaire Day! Let it be your day of inspiration! It celebrates the journey to BE a Millionaire and those who are daring to try.

Have you ever wished you were a millionaire? For most people, this is a farfetched idea. However, we live in a world of abundance. There is plenty of money to go around. Unfortunately, your million dollars is just in someone else's hands right now. Provide them with value and a good reason to part with their money, and they will gladly do so. All you have to do is find a way to serve people better or add value to their lives.

Becoming a millionaire is attainable, but it takes dedicated effort. You need a strong desire to achieve the goal, the ability to temporarily forego instant gratification, believe YOU are capable, work hard, and put the time in. According to Fortune magazine, 1700 people become millionaires each day in the U.S. Why can't that be YOU?

In our July issue, I will explore the habits, characteristics, and some millionaire's secrets to success. This month I wanted share some quotes from accomplished Millionaires. I hope they inspire you to think BIG! ♦

"Ultimately, there's one investment that supersedes all others: Invest in yourself. Nobody can take away what you've got in yourself, and everyone has potential they haven't used yet."

- Warren Buffet

"Plan how you're going to spend your fortune. If you don't know how you're going to spend your money, then you're never going to make that money."

- Josh Harris, founder of Agency Growth Secrets

"All events in your life are neutral until you label them"

- Michael O'Brien, Executive Business Coach, author of "Shift: Creating Better Tomorrows"

"The best products and businesses exist to reduce friction."

- Luke Feiler, CEO and co-founder of Centercode

"If you don't get serious about your money you will never have serious money."

- Grant Cardone, Real Estate mogul and author

"Pray like it all depends on God, but work like it all depends on you!"

- Dave Ransey

"It's simple arithmetic: your income can grow only to the extent that you do."

- T Harv Eker, President of Peak Potentials, (He became a millionaire in 2 ½ years)

Sudoku Puzzle

				2	3	4	5	7
				4				
					9			
					7	8		2
7					8		9	
3	6							
	9	2		6				
8			3		2			4
6				8		5		

Coming May 31st, 2022

Prosperity INSITES Podcast

Taking Care of Your #1 Asset.

This month our interview is with V Lynn Hawkins, CEO of P3 Academy for Healthpreneurs. She amplifies health professionals voice in the marketplace and she helps them take care of their most important asset: themselves. She will also shares how she created a business around her passion.

WAGERING FOR REVENUES:

Lessons From a Horse Race

The Kentucky Derby, known as the “Run for the Rose, is held on the first Saturday in May. The excitement, pageantry, pomp, and circumstance around this 2-minute race are amazing. What draws people to the sport? Obviously, the horses and the money to be won. This year’s purse of \$3 million will be divided between the top five finishers with the winner taking \$1.86 million. Then there’s the wagering on the race which was worth \$233 million dollars in 2021.

However, money cannot be the main reason people have attended this event for 148 years, can it? For most of the spectators, it must be more about the experience than placing bets and watching horses run around a 1.25-mile track. Surely rubbing elbows with the elite and being seen at such a prestigious event is part of the appeal. People pay \$2750 for an all-inclusive reserved seat or more for corporate suites and other packages. So, what keeps bringing them back?

This question got me curious about U.S. horse racing as a business. It is an ancient sport existing before the Greek Empire. Wagering has been an integral part of the sport for centuries. U.S. race purses were originally funded by the horse owners until independent racetracks took over wagering. The government expanded wagering with off-track betting which became a tax revenue generator. Betting venues continue to expand to simulcast, and online. The percentage payout to the purse from all betting sources is about 1.3% for the Kentucky Derby. Typically, the highest percentage comes from the live-on-track venues at an average of 7.25%, followed by 4% from advanced wagering, and 1.5% from simulcasts while some online venues contribute nothing.

Here starts a business model quandary. When gambling is the major source of revenue for a sport and not all the players contribute to sustaining the core business equally, conflicts arise. There are the six distinct businesses that make-



When gambling
is the major
source of revenue
for a sport and
not all the players
contribute to
sustaining the
core business
equally, conflicts
arise.

up horseracing: the horse owners, trainers, jockeys, racetracks, horse breeders/traders (who are often owners), and gambling. The first five businesses are the core of the sport and have complementary interests in developing quality racehorses. It is an expensive endeavor with less than a .5% chance that a horse will earn any money.

Gambling has nominal financial risks, yet it can be more profitable than the race itself. Yet the very nature of gambling brings inherent problems to the sport by encouraging cheating. Unscrupulous players have “fixed” race outcomes or enhanced horse performance with drugs. This undermines the integrity of race results for bettors and tarnishes the experience for spectators. However, gambling issues are not the only problems horseracing faces. The highly-publicized on-track horse injuries and deaths have also hurt the sport’s popularity.

These problems have caused conflicts between horseracing enthusiasts. Some are asking for government regulations, others want limited government involvement, and others would welcome changes to the Interstate Horseracing Act which created inequities in the support of the event’s prize purse.

The friction has moved some insiders to make positive changes that are winning back fans. Many racetracks have enhanced the quality of their live-events and are installing artificial turfs to protect the horses. Some track owners are addressing the increasing competition from casinos by incorporating casinos into their venues.

Like all industries horseracing has many challenges, regulatory concerns, competition and internal strife. How the industry handles its challenges will determine its ability to grow. Just like any other business. However, I am not certain I would want to count on “wagers” to be my source of revenue. But it makes it an interesting business model. ♦

INSIDE THIS ISSUE:

- **Design Life's Journey's Way of Inventing**
- **The Benefits of Mindful Nutrition**
- **Millionaire? Could This Be You?**
- **Wagering For Revenues: Lessons From A Horse Race**

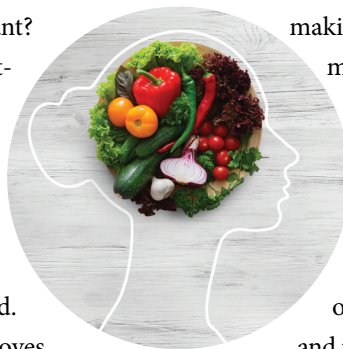
THE BENEFITS OF MINDFUL NUTRITION

We know what we eat is important to our health, but did you know how you eat is just as important?

Several studies found that we are not getting all the benefits from our food with rushed and distracted eating. The solution could be mindful nutrition. Mindful nutrition is the intentional focus on the eating experience by slowing down the way we eat to appreciate the taste, texture, smell, sensation, and our thoughts and feelings about food. Harvard researchers contends mindful eating improves mental wellbeing, reduces stress, aids with weight loss, and improves digestion.

A study published by two researchers from the University of Hamburg in Germany found poor chewing decreased the body's ability to absorb food's nutrients. By slowing down and chewing food more completely the body produces more saliva

which aids the digestive process. It helps break down the food, making it easier for the stomach to process and helps move it through the intestines.



Our digestive system needs time to process food and absorb the nutrients. It takes this complex system of organs, hormonal signals, and nervous system 20 minutes to alert our brains that we are full. When we rush through the eating process, we cheat ourselves out of one of life's most enjoyable pleasures and impair our body's ability to absorb the fuel it needs.

So how does one become a mindful eater? Experts suggest that we eat at the same time each day at a dining table without electronics, television, or other reading material. Take small bites and chew 30 times. Sounds simple enough, but breaking bad habits takes time. Make your next meal an event full of food sensations! Happy Eating! ♦

Design Life's Journey, LLC is a registered investment advisor. Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and, unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial advisor and/or tax professional before implementing any strategy discussed herein. Past performance is not indicative of future performance. Advisory services are provided by Design Life's Journey, LLC and is a registered investment advisor. Tax advice and preparation services are provided by qualified tax professionals as an additional service.