

TECHNOLOGY DRIVE

FOR BLESSMAN MINISTRIES

OCTOBER 2ND - 4TH | 9:00AM - 4:00PM



Syverson Strege is partnering with Blessman Ministries to bring technology to South Africa. For this event we will be collecting used laptops and tablets, ideally less than 3 years old.

WHAT WE WILL TAKE:



TABLETS
(Android or Apple)



LAPTOPS

WHAT TO DO BEFORE DONATION

1. Don't wait. If you're no longer using a device, donate it as soon as you can. The value of consumer electronics declines at a fast pace. A computer that's three years old, for instance, can be refurbished and used by students; a computer that's six years old will most likely be recycled for parts.
2. Clear the hard drive. This is essential for maintaining your privacy. Not sure how to or need help wiping your device please reach out to Syverson Strege 515-225-6000.
3. Include related materials. If you're donating a computer, include any manuals, monitors, keyboards, connection cables, software, etc. you have that you no longer need.

WHAT TO DO WITH OTHER ELECTRONICS THAT ARE NOT PART OF THIS COLLECTION:

1. Best Buy offers recycling options for a wide range of electronics, no matter where you bought them.
2. Apple's GiveBack program offers up to \$1,000 in gift cards or in-store credit for qualifying products. The company will also accept and recycle any product that does not qualify.
3. Amazon pays up to \$200 (in the form of an Amazon gift card) for just about any kind of electronics device, as well as for music CDs and video games.

DROP OFF AT:

SYVERSON
STREGE

4125 Westown
West Des Moines, IA 50265
515.225.6000

SYVERSON
STREGE

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4125 Westown Parkway, Suite 104 ■ West Des Moines, Iowa 50266 ■ (515) 225-6000

NEWSLETTER

Q3 | 19

OnlyWorkForYou.com

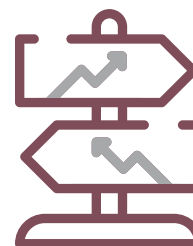


Where Your Passion Meets Your Financial Plan

LANCE GUNKEL, CFP®, CFA

"I want to spend my life doing what I enjoy and what I'm passionate about. I just don't know what that is or how to get there!" If you've found yourself thinking this, you are not alone!

While working with hundreds of clients, I've found that individuals who get stuck while trying to find their passion have a common theme: they're thinking about it too much! That may sound strange coming from someone who has spent his career analyzing data and building complex financial plans, but it holds true. The biggest roadblock to an individual's pursuit of their passion is the individual themselves.



Throughout my career, I've witnessed people stuck in a holding pattern because every time they think they've discovered an area of interest to pursue, they talk themselves out of it. The debilitating chatter produced by the "logical" side of their brains often talks them out of pursuing what they yearn to explore. Sometimes

the logical pursuit is not connected to your portfolio, it is connected to your heart.

An area of value we provide as your financial planning firm is to make logical sense of your passion by connecting your passion and your heart to your financial plan.

If you find yourself seeking a career change or a new role during retirement, start by putting your pursuit into action... give us a call! We are inspired to help you move closer to fulfilling your passion. We will encourage you to take a chance, even if it turns out the first thing you try is not the right fit. The important step is that you took that first step!

Syverson Strege exists to enrich and empower the lives of our clients. It's rewarding to work with clients to help them establish and preserve the resources that enable them to pursue what they love. Take a step toward your passion today!

What is that thing?

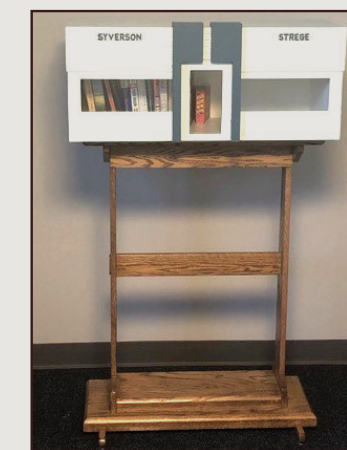
You may have one in your neighborhood or in a park near your home. They have been called a Book Nook, a Little Free Library, a Lending Library, and a Book Exchange. Call it what you want...we believe it is an amazing way to encourage people to share what they care about!

In September 2019, Syverson Strege added a Client and Community Book Exchange in the foyer of our building. We hope this Book Exchange enhances our client and community engagement, and becomes a hub for information sharing.

What started as a conversation in a Syverson Strege staff meeting turned into a long-time client pouring his heart, mind, and time into building the Book Exchange. For compliance purposes, we cannot mention our client's name, but nothing can regulate the excitement of this new addition to our office space. We are extremely appreciative of this client seeing the vision of what the Book Exchange can become. We also appreciate the many hours of hard work he put in to make this project a reality!

Here are the simple "rules" of the Syverson Strege Book Exchange:

- 1 Take a book and enjoy it!
- 2 Leave a book for someone else to enjoy!



Over the course of the next several months, we will be highlighting (on social media) certain books and telling the unique stories behind them. Make sure to follow us on Facebook, LinkedIn, and Twitter so you can keep up with the highlighted books! Come on in to the office...you just may be able to grab that book from the Book Exchange before someone else does!

Can A Grandma Be Right About the Stock Market?

JASON GUNKEL, CFP®, CFA, CAP®

I recently had a conversation with my grandma about the recent volatility in the stock market. She was bothered by the drop in her investments and said she had a better chance of winning at the casino than “playing” the stock market. I try not to argue with my grandma so I just laughed and agreed to take her to the casino.

Similar to my grandma’s feelings, the renewed volatility in the stock market has also renewed anxiety for many investors. We are in the midst of the longest bull market in the U.S. since World War II and it has been over a decade since our last recession. As part of the normal cycle of the economy, we might be headed for a slowdown or recession, but it is important to remember that volatility and market drops are also a normal part of investing.

Over the last 40 years, the U.S. stock market (S&P 500 Index) has had a positive return in 33 of those years and averaged a return of 11.5%. However, during this period the market experienced drops within each of those years which averaged a decline of about -14%.

Since 1926, the U.S. stock market (S&P 500 Index) has delivered an average annual return of about 10%. However, the market has had a return near 10% (between 8-12%) in only 6 of those past 93 calendar years. In most years, the market’s return was well outside of that range and deviated by an average of 20%.

Despite this year-to-year volatility, investors can increase their chances of having a positive outcome

by maintaining a long-term focus. Imagine a lens on the stock market that gradually zooms out. For any given day, the chance of the market (S&P 500 Index) experiencing a positive return is about 50% (that is similar to gambling). For any given month, the chance of a positive return is just over 60%. For any given quarter, the chance of a positive return increases close to 70%. For any given year, the chance increases to about 75%. For any 5-year period, the chance increases to 88% and for any given 10-year period increases to 95%!

Unfortunately, my grandma did not win that particular day I took her to the casino. While she has won some jackpots (and even has her picture hanging at Prairie Meadows), she admits there is no doubt that she has lost money over the long run. The difference with investing in the stock market is that while losses are going to occur, a reasonably diversified investor will almost always make money over the long run.

The investment represents capitalism at work in the economy and over time, capital markets have consistently rewarded investors. By focusing on things we can control (like having an appropriate asset allocation, diversification, and managing expenses, turnover, and taxes) we can position ourselves to make the most of what capital markets have to offer.



How a 3rd-Grade Lesson Transformed My Life

BY BEN GEIGER

When I was growing up, I recall countless adults who invested in me and other students by volunteering their time, giving their resources, and setting an example. I especially remember one volunteer who taught my third-grade class a series of Junior Achievement lessons. Throughout the Junior Achievement curriculum, I learned how to write checks, balance a checkbook, open a savings account, and learn the importance of saving money. I loved each lesson and couldn’t wait to be just like our volunteer!

Junior Achievement was founded 100 years ago in 1919. They are the nation’s largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices. Junior Achievement’s purpose is to inspire and prepare young people to succeed in a global economy.

Fast forward a few years, and it is no surprise I am a Financial Analyst at Syverson Strege and now a Junior Achievement volunteer. On a day-to-day basis as an analyst, we are meeting with clients, answering questions, finding solutions, creating financial plans, and assisting our clients in every way we can.

As Syverson Strege employees, we are encouraged to use our God-given talents and resources to better our communities. I have chosen to be a volunteer for Junior Achievement because investing in the next generation is important. Using my day-to-day work of creating solutions to financial situations, alongside my passion for helping others, I am able to further equip students for the future by teaching a series of lessons about entrepreneurship, financial literacy, and work readiness. The most rewarding aspect of being a Junior Achievement volunteer is seeing the light bulb go on as students begin to understand the concepts we are teaching.

A few Syverson Strege employees had the opportunity this summer to volunteer at a Junior Achievement event called BizTown! BizTown is a community “simulation” where students come to learn the basics of running a business, paying bills, receiving a paycheck, making deposits, paying off loans, and much more. Students are given a job within the community and are able to experience how all of the jobs and businesses work together.

My work with Junior Achievement and my work with Syverson Strege clients are both very rewarding. In each case, clients and students are able to utilize a strategy that excites them and see positive outcomes. I find great purpose in my work, thanks to our clients and great volunteer opportunities!



Welcome Michael Murkins



Michael Murkins joined the team at Syverson Strege in August of 2019 as one of the firm’s financial analysts. Michael comes to us with diverse experience in the business world, including business development and working as a wealth management associate with US Bancorp. Michael is excited to build a career with a fee-only planning firm. Born and raised in Sioux City, Iowa, Michael attended Iowa State University and completed his Bachelor of Science degree in Finance.

When not working, Michael has a wide variety of interests. He enjoys playing guitar, reading, woodworking, traveling, and exercising. He enjoys the fall football season and is both a Cyclones and Packers fan! Michael is married to his wife, Jill and together they have one son, Jay.

Holiday Office Hours

Please note that our office will be closed on **Thursday, November 28** and **Friday, November 29** in observance of Thanksgiving Day.

We will be back in the office on Monday, **December 2**. Have a safe holiday!

