

OMNIClub *Outlook*

JANUARY - MARCH 2025

Six Keys to More SUCCESSFUL INVESTING:

By Kimberly Spinks, CFA, CFP®



As we enter into the New Year, it's the perfect time to take a closer look at your investment portfolio and ensure it aligns with your financial goals for the year ahead.

Successful investors balance maximizing their gains with minimizing losses. Here are six principles that may help increase investor success.

1 Time: The Power Of Compounding

Albert Einstein called compound interest "the eighth wonder of the world" and we understand why. Simply put, compounding pays you earnings on reinvested earnings.

Imagine an investment of \$10,000 at an annual return of 8 percent.

Assuming no withdrawals:

- In 20 years it would grow to \$46,610
- In 25 years it would grow to \$68,485
- In 30 years it would grow to \$100,627

In short: the longer an investment compounds, the more dramatic the results will be.

2 Understand That Volatility Happens

Falling markets can tempt investors to abandon their long-term investing plans. Their thinking might sound like this: "Let's wait until it's over," hoping to catch the market at its low. Or in rising markets, perhaps they seek to sell most of their holdings at the "high point." However, over the long-term, timing the market is an impossible task even for seasoned professional investors.

When volatility happens – and it will – keep in mind that a recovery involves many episodes of gains and paper losses that can obscure an overall upward trend.

3 The Power Of Diversification

Asset allocation is the process by which investors spread their funds over different types of investments. The three most common types are cash, stocks, and bonds.

The mix of asset types is the biggest single factor in determining investment performance.

By spreading investments among asset classes that do not respond to market conditions in the same ways at the same times, investors stand a better chance of minimizing the effects of market volatility on their portfolios.

4 Match Time Horizon With Investment Types

The choice of asset allocation (percentage allocated to cash, stocks and bonds) is driven in part by the investor's time horizon. If the funds will be used in two years for building an addition to a home, more conservative options like cash and bonds are likely most appropriate. Conversely, if the funds are for retirement 15 or 20 years out, the mix can certainly include an allocation to stocks.

5 Buy-And-Hold, Don't Buy-And-Forget

Unless the investor just wants to rely on luck, their portfolios' long-term success depends on periodically reviewing it.

There are numerous reasons for periodic reviews:

- Has performance kept up with an appropriate benchmark over the long-term?
- Some asset classes have appreciated in value and now represent too high of a percentage of the account
- The investor's personal circumstances may have changed over time; the portfolio might need adjustments to reflect the new scenario and goals

6 Hire A Fiduciary

Hiring a fiduciary is an informed investment choice.

A fiduciary:

- Is legally obligated to act in the best interest of clients
- Cannot prioritize his or her own gains over the investor's needs
- Takes a comprehensive view of the investor's financial situation
- Has extensive knowledge of financial markets
- Can provide informed advice on investments, retirement planning, estate planning and more



Save The Date: LUNCH-N-LEARN

To find out more, Texas Bank and Trust Senior Vice President and Chief Investment Officer, Kimberly Spinks, CFA, CFP®, will speak on the economy at our next Lunch-N-Learn in February!



Golden Goals

10 NEW YEAR'S RESOLUTIONS FOR SENIORS

While your life might look different now than it did when you were younger, it's never too late to set goals and improve yourself. These new year's resolutions for seniors will prove that you don't ever have to settle for things the way they are. You still have the power to improve your life, your future, and yourself, no matter what stage of life you're in. Here are 10 ideas for New Year's resolutions for seniors.

1 *Eat more nutritious foods.*

Your health matters now more than ever. Adding more nutrient-dense foods to your diet can help you feel better and have better energy.

2 *Move joyfully.*

Find a method of movement or exercise you truly enjoy, and incorporate it into your daily habits. Physical activity is especially important for older people as it supports heart health, strengthens joints, and reduces the risk of injury from falls. Having trouble working out when the weather gets colder? Check out these winter workout tips for seniors. If you're new to exercise, here are some fitness tips for older adults and the 6 best exercises for seniors.

3 *Learn something new.*

What have you always wanted to do, but never had the time for? A language, sport, or hobby? Learn it now! Set a goal to keep learning this year. You might also like this post about arthritis-friendly retirement hobbies.

4 *Make new friends, or spend more time with old ones.*

Feeling lonely and isolated actually has serious health concerns. Loneliness increases the risk of heart attack and stroke as much as smoking! So set a goal either to make new friends, or keep in regular contact with old ones. If you're struggling to meet like-minded people in your same stage of life, you might consider moving to a senior living community.

5 *Organize your life.*

If you need to create a will, organize your finances, clean out the garage, or coordinate your medical records, this is the year to do it! What can you organize this year that will make your life easier in the future? If you need help organizing your home, here are some tips for small space living.

6 *Sleep better.*

Stop settling for low-quality sleep! Find solutions to sleep problems you might have, create a better nighttime routine, or talk to your doctor about insomnia or other concerns you might have about your sleep.

7 *Stay creative.*

Find creative outlets for your mind this year. You can try a new form of art, like watercolor painting or sculpting, or take up an old hobby you haven't visited in a while. Creativity is important for brain function, so prioritize being creative. If you need some inspiration, check out these creative projects that can be done with dementia.

8 *Preserve your life story.*

Your grandchildren and great-grandchildren want to know about your life, all of it, including the parts before they were born. Memorialize your life story in some way for your descendants to read or watch. You could scrapbook, compile photo albums, write a memoir, or record videos of yourself talking about your life.

9 *Learn new technology.*

It can seem pointless or impossible to keep up with technology these days, but failing to do so means you're missing out on ways to connect with the people who matter most to you. Try to learn and keep up with today's tech, so you can continue to experience everything good the world has to offer.

10 *Be more authentic.*

We sometimes spend most of our lives not having the hard conversations and not saying how we really feel about things. Now is the time to be truly honest with all those around you. Be your most authentic self. What do you have to lose?

Source: <https://stellarliving.com/10-new-years-resolutions-for-seniors/>

It's never too late to prioritize your well-being and create the life you want to live!



Investment Management Services at Texas Bank and Trust

Our investment professionals employ a disciplined process in managing client portfolios, including:

- Analysis of each client family's unique goals
- Designing a diversified portfolio based on those goals
- Assessment of the economic backdrop for potential impact to client portfolios
- Ongoing evaluation and review for:
 - » Progress toward client goals
 - » Adjustments for changes in client circumstances
 - » Short- and long-term cash flow needs

Upcoming Events

Dates to Remember

- JANUARY 20** Martin Luther King Jr. Day (Bank CLOSED)
- FEBRUARY 14** Valentine's Day
- FEBRUARY 17** Presidents' Day (Bank CLOSED)
- FEBRUARY 26** OMNIClub Lunch-N-Learn (HIDEAWAY)
- FEBRUARY 28** OMNIClub Lunch-N-Learn (LONGVIEW)
- MARCH 9** Daylight Saving Time begins
- MARCH 17** St. Patrick's Day
- MARCH 20** Spring Begins



Lunch-n-Learn



"Economy Outlook"

with Kimberly Spinks, CFA, CFP®

- ✓ **WEDNESDAY, FEBRUARY 26, Hideaway Lake Clubhouse**
101 Hideaway Lane Central | Hideaway
11:30 a.m. - 1:00 p.m.
- ✓ **FRIDAY, FEBRUARY 28, Longview**
Hazel Hickey Community Room
301 East Whaley Street | Downtown Longview
11:30 a.m. - 1:00 p.m.

If you are interested in learning more, join us in **February for our OMNIClub Lunch-n-Learn in Longview and Hideaway Lake**. Texas Bank and Trust Senior Vice President and Chief Investment Officer, Kimberly Spinks, CFA, CFP®, will speak on the economy at our next Lunch-N-Learn.

RSVP to Sabrina Dickerson, TBT Community Relations, at 903-237-5568, or register online at www.texasbankandtrust.com. Seating is limited.

If You Missed It: Christmas Open House



Our **OMNIClub Christmas Open House** that was held on December 4 was truly a special celebration, made even more memorable by the presence of our wonderful customers. Seeing everyone come together, sharing laughter and holiday cheer, reminded me of how fortunate I am to have such an incredible community. Your warmth and support made the event unforgettable, and we are so grateful to have shared the festive season with you.

Left to Right – Breneda Mathis, Sarah Rector, Karen Partee, Sabrina Dickerson, Dorrie DeLand, Jennifer Harris, and Kevin Hood waiting to greet Omni guests.



Left Above Photo: Edwin Rast taking some food for the road.
Right Above Photo: Barbara Berry serving our OMNI customers.

Sabrina Dickerson with Terry and Yvonne Cole.

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