



# Acorn Financial Services

## Happy New Year

From the Desk of Matt Brennan, CFP® | January 2017



The holidays are an excellent time for reflecting on the accomplishments of the past year, but each January we turn our focus to what lies ahead. The race to Dow 20,000 has garnered quite a bit of media attention lately. Whether you make New Year's resolutions or not, here is one resolution worth keeping: **Never chase market returns.** [This article](#) from Morningstar illustrates how investors who chase performance as the market moves up and down often end up underperforming for the long term. At Acorn Financial, we consider ourselves risk managers first and foremost. Your comfort level with all types of risk is a very important consideration in the development of your financial goal plan, and [this chart](#) will show you how rebalancing your portfolio — which we regularly do on your behalf — helps to keep the blend of your investments at the optimal risk and return level.

Advancements in technology continuously make this an amazing time to be alive, yet we have all probably experienced the frustration of home internet connections not working properly. Instead of waiting for sub-par solutions from your provider, take matters into your own hands with [these useful tips](#) to speed up your service. And in case you're all out of inspirational New Year's resolutions for 2017, we've included a link to [12 poignant and motivating TEDTalks](#) that we hope will spur you to accomplish great things this year.

Until Next Time,  
**Your Acorn Team**



### [Investor Return Versus Total Return](#)

Staying true to your long-term plan can be challenging during volatile markets. But as this Morningstar study shows, chasing returns can lead to unwanted expenses and confirmed losses.



### [Rebalancing Matters Chart](#)

Rebalancing your portfolio periodically to maintain your chosen asset allocation is one of the most proactive things you can do to help ensure your risk tolerance stays consistent, while helping to eliminate unintended volatility.



### [6 Ways to Speed up Your Wi-Fi at Home](#)

Juice up your home internet speed and capabilities with these six great tricks for better service and speedier communications. Learn how purchasing new hardware and repositioning your router can make a big difference.



### [12 Talks to Inspire New Year's Resolutions](#)

Need a little inspiration to jumpstart your new year? These TEDTalks offer compelling messages and will be sure to inspire, motivate and warm your heart on these cold winter days.