

November 2020

# THE EDUCATED INVESTOR

A GUIDE TO RETIREMENT PLANNING

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## Holiday travel forecast: Expect more traffic on the road and in the sky, despite COVID-19

The holiday travel season is typically the busiest time of the year. But, this year, the coronavirus pandemic combined with travel restrictions – both domestic and international – have complicated things. So, what will this 2020 holiday travel season look like?



Here's some predictions from top travel experts:

### Travel increase

Travel expert Amanda Norcross expects an increase in travel this holiday season, despite fewer people traveling overall. "Many will be traveling to see family and friends for the first time since quarantine began, and are likely to score lower fares as cash-strapped airlines compete to offer the best deals," Norcross says.

Hopper's new Holiday Travel Confidence Report also suggests an increase in travel is likely. According to a poll, 39% say they plan to travel during the holidays this year. However, 21% have said they do not plan to travel, though in a typical year, they would. About 50% plan to fly over Thanksgiving and 75% say they will for the December holidays.

### More traffic

When it comes to road travel, the American Automobile Association (AAA) is the go-to source for data. The association typically releases its travel forecasts for the Thanksgiving and year-end holidays in November and December. A spokesperson at AAA says given the implications of COVID, it is difficult to make any estimations of what travel around the holidays will look like this year.

AAA says the summer travel forecast may be the best guide. This summer, Americans were expected to take more than 700 million trips from July through September, a decline of 15% compared with last year.

### RVs & camping

RVShare.com, a site for renting recreational vehicles, expects a rise in bookings this November and December as more travelers may opt to hit the roads. While

the weather will be much colder in some parts of the country, the RV and camping boom will likely continue.

”More than half of travelers (in a recent poll) said they would consider renting an RV to visit family and stay in a family member’s driveway or nearby campground to social-distance,” says RVShare spokesperson Maddi Bourgerie.

### **Cruise lines unclear**

When it comes to cruising this holiday, no one really knows. As of right now, the U.S. Center for Disease Control and Prevention’s no-sail order continues till Nov. 1, and there’s no telling whether the CDC will extend it beyond that date.



### **Money-back cancellations**

InsureMyTrip data shows that while overall travel is down for the holidays, travel insurance remains in demand. According to a recent customer survey, roughly 90% of customers are highly interested in coverage if they want to cancel a trip because of COVID-19 fears. “We do recommend that holiday travelers consider travel insurance with the cancel for any reason upgrade. This way, policyholders can back out of a trip and get money back – not a voucher – as long as they meet requirements,” says InsureMyTrip eCommerce Director Cheryl Golden. Travelers can find plans at [CancelMyTrip.com](https://www.CancelMyTrip.com) or [InsureMyTrip.com](https://www.InsureMyTrip.com).



### **Hotel travel deals vary**

When it comes to travel prices this holiday, experts predict there will be bargains; average hotel rates are lower than in previous years.

“Hotel rates in the U.S. for Thanksgiving are averaging a low of \$117 per night and \$150 on average per night for Christmas,” says Liana Corwin, a consumer travel expert at travel booking app Hopper.

### **Flexible travel dates**

Hotels and vacation rental companies expect less pressure on the traditional peak holiday travel weeks.

“Because of the ability to work and school remotely, families will be enjoying longer trips over the holidays and can choose to travel during less popular days and times to avoid crowded roads and airplanes,” says James Henderson, CEO of Exclusive Resorts Exclusive Resorts.

Henderson also expects a strong demand for safe sanctuaries via stand-alone vacation residences with COVID-19-era amenities like dedicated concierge service, private pools, ample outdoor space and fully equipped kitchens.

### **Health and safety precautions**

Experts predict more communication from travel sup-

pliers and booking sites for the holidays on COVID-19 health protocols.

Booking.com just released a new feature on its property listings dubbed “Health & Safety Measures.” CMO Arjan Dijk says the feature displays measures the property is taking in areas such as hygiene, distancing and food safety, “so we encourage travelers to read through these safety measures to help them select a property that gives them peace of mind.”

### **Flex spaces**

The hotel industry is prepared for just about any scenario the holidays. There’s strong potential high demand for “flex spaces”, areas that can transition from a bedroom to a workspace, with the option for extended stays.

“Here in Miami we expect multi-family travelers to extend holiday stays beyond the average week to mul-

iple weeks, even months, in hotels that can offer flex spaces that go from a living room/bedroom to a work from home or remote learning space,” says Rick Ueno, general manager of W South Beach.

### **Early birds win**

While early-bird advice seems redundant, Mark Jackson, travel editor for Brad’s Deals, says that as soon as you know your holiday travel dates, book your flights. While flights are historically lower, they could rise as we get closer to the season.

“With less flights than normal this year due to service cutbacks, there won’t be many deals at all during the holidays. And, with less flights, you’ll have less choice on when you can fly. It’s best to guarantee your preferred travel times by booking early,” Jackson says.

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## **| Variety Pack: Diversify your Portfolio**

### **Maintaining a diversified portfolio can help you feel more in control during uncertain economic times.**

The COVID-19 pandemic has certainly tested the resolve of even the most seasoned investors. To help regain some confidence and sense of empowerment, it may be helpful to review a fundamental principle of investing: diversification. Diversification is spreading your retirement savings and contributions among a variety of investments (e.g., stocks, bonds and cash) to help manage your risk of over-concentration in a specific investment or asset class.

**Diversification opportunities in your workplace retirement plan:** Although diversification doesn’t ensure a profit or prevent a loss in a declining market, taking advantage of the range of investment options offered by your workplace retirement plan



may help guard your account against major market swings. You don’t need to invest in a whole lot of options; just enough to ensure you have a good mix of different investment types.

Many retirement plans offer investment options that include built-in diversification opportunities. We have summarized a few of these below.

### **Mutual funds**

Think of a mutual fund as a basket that contains many

different investments — that all have something in common — be it companies that together make up a market index, a particular asset class (such as stocks or bonds, international or domestic) or a specific sector (such as companies in the energy, construction, manufacturing, transportation or technology industries). There are also mutual funds that invest solely in companies that adhere to certain ethical or environmental principles (also known as socially responsible funds). You should be aware that most mutual funds are diversified for one purpose or objective, and are not considered a diversified portfolio.

What's nice about mutual funds is that investors are able to purchase collection of investments that are professionally managed. It's instant, easy diversification that lets you avoid researching and buying stocks or other types of investments one by one.

### **Asset allocation funds**

Asset allocation funds also offer diversification, professional management and monitoring within a single basket of investments. Within this category are risk-based funds (also known as lifestyle funds) that allocate the money in your retirement account among investment options aligned to your comfort with risk. Age-based funds (also known as target-date or life-cycle funds) correspond with the year you expect to retire and automatically invest more conservatively over time as the date approaches.

### **Managed account or advice services**

Some plans offer a professionally managed investment advice service that is personalized for each participant. This may appeal to some participants, especially those who would prefer that someone make investment decisions and selections for them. Most investment advice services provide a customized investment strategy, based on your own unique time horizon, risk tolerance and other financial goals. In addition, they automatically rebalance your investments on a regular basis so that your asset allocation strategy (the per-

centage of your money that's divided up among stock, bonds and cash asset classes) remains in place according to your wishes — especially important during either a market downturn or rebound.



### **Dollar-cost averaging through your invest-**

**ment fund:** The investment funds offered in your retirement plan also offer another potential benefit: dollar-cost averaging. Dollar-cost averaging means investing the same amount of money at regular intervals, no matter how the market is doing. This approach is built into your retirement plan — each pay period you automatically invest the same contribution amount, whether the market is up or down.

When prices are low, you end up buying more shares of the fund. When prices are high, you buy fewer shares with the same amount. Over time, the average price you pay for each share is typically lower than the average market price.

Keep in mind that dollar-cost averaging does not guarantee a profit or protect against a loss in a declining market. You should make sure that your risk tolerance allows you to continue contributing during down markets. But it's a practical and efficient approach to investing that may help give you a sense of control during uncertain times.

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# Red Wine Cranberry Sauce



## What's in Season for November?



Winter Squashes



Cranberries



Brussels Sprouts

Apples  
Avocados  
Bananas  
Beets  
Bok Choy  
Broccoli  
Cabbage  
Carrots  
Cauliflower  
Celery

Citrus  
Grapes  
Greens  
Kiwi  
Leeks  
Lemons/Limes  
Mango  
Mushrooms  
Parsnips  
Pears

Pomegranates  
Potatoes  
Pumpkins  
Rutabagas  
Strawberries (FL)  
Sweet Onions  
Sweet Potatoes  
Turnips

**SERVINGS: 6**

**Prep Time: 20 Minutes**

## INGREDIENTS:

- 2/3 cup sugar
- 3/4 cup dry red wine or Port (an inexpensive Tawny Port)
- 1/2 cinnamon stick (1 1/2 inches)
- 1 package fresh or frozen cranberries (about 12 oz.)
- 1 tablespoon slivered tangerine, clementine or orange zest, or more to taste

## INSTRUCTIONS:

1. In a saucepan over moderate heat, combine the sugar, red wine and cinnamon stick; bring to a boil. Reduce the heat and simmer for about 4 minutes, stirring occasionally, until the sugar is dissolved and the wine is reduced slightly.
2. Add the cranberries and zest. Simmer for 10 minutes, or until the cranberries are soft and the sauce has thickened.
3. Serve at room temperature or chilled.

Sources: <https://alexandracoops.com/2011/11/23/red-wine-cranberry-sauce/>, [Produceforkids.com](http://Produceforkids.com)



# The Sudoku Section



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

5	3	9	8	7	4	6	1	2
8	1	2	5	3	9	4	7	6
9	4	7	2	9	1	5	8	3
4	7	3	6	5	9	8	2	1
2	6	8	1	4	3	7	9	5
1	9	5	7	8	2	4	3	6
7	2	6	4	1	8	3	5	9
9	8	1	3	9	5	2	7	4
3	5	4	9	7	1	6	8	2

The answers



## November Special Days & Holidays

(Long-Term Care Awareness Month)

**1st-** Daylight Savings Time Ends

**3rd-** Election Day

**4th-** Eating Healthy Day

**10th-** International Accounting Day

**11th-** Veterans Day

**13th-** World Kindness Day

**17th-** Take a Hike day

**21st-** Family Volunteer Day

& Pumpkin Pie Day

**26th-** Thanksgiving

**27th-** Black Friday

**30th-** Cyber Monday



Source: [www.printmysudoku.com](http://www.printmysudoku.com)