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to Look Like Gambling

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WORK, REST, AND A PURPOSE BY NATE KLEPPE

The tension between work and rest is one of the defining struggles of modern life. Many people spend decades working long hours, often in jobs they do not love, with the hope that retirement will finally bring freedom and fulfillment. The promise is simple: work hard now, enjoy life later. Retirement is portrayed as a permanent vacation, free from responsibility, deadlines, and effort.

Yet this vision of retirement is increasingly being questioned. Research shows that people who remain active, engaged, and purposeful tend to live longer and experience greater satisfaction. This suggests that work itself is not the enemy. Meaningful activity

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WHEN MARKETS GET NOISY BY JEFF FUNDERBURK, CFP®

You've probably heard these reminders before, but that doesn't make them any less important. When markets feel uncertain, it can be comforting to revisit the steady principles that guide long-term investing and help keep short-term noise in perspective.

Recent volatility in the U.S. stock market can feel unsettling, but it's important to remember that periods like this are a normal part of investing. Markets are constantly processing new information—such as changing interest rate expectations, economic data, corporate earnings, and global events—and prices adjust accordingly. When uncertainty rises, short-term market movements often become more pronounced, even when the long-term outlook for businesses and the economy remains intact.

One of the most effective ways to navigate this kind of environment is through proper

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WORK, REST, AND A PURPOSE *Continued from p. 1*

“This is why retirement should be seen as a transition rather than an ending. The goal is not simply to stop working, but to redirect energy toward meaningful pursuits. Financial resources gained over a lifetime can support this transition, but they cannot create purpose on their own.”

has always been part of human design, not merely a way to earn money. Work gives structure to our days and allows us to contribute something of value beyond ourselves.

Problems arise when work becomes our identity. Because so much time and energy are devoted to careers, it is easy to define ourselves by what we do rather than who we are. When retirement comes, many people experience a sudden loss of direction. The role that once provided purpose disappears, and without a new focus, retirement can feel empty rather than rewarding.

This is why retirement should be seen as a transition rather than an ending. The goal is not simply to stop working, but to redirect energy toward meaningful pursuits. Financial resources gained over a lifetime can support this transition, but they cannot create purpose on their own. Money can fund meaningful activities, but it cannot replace them.

A fulfilling retirement often includes continued contribution. This might mean volunteering, mentoring, serving in the community, or pursuing passions that were set aside during working years. Purpose gives retirees a reason to wake up each morning with motivation and joy. It keeps life moving forward rather than drifting into stagnation.

Rest, of course, still matters. Vacations, relaxation, and downtime are necessary and healthy. The challenge is balance. Rest is most life-giving when it exists alongside meaningful activity. Without something to return to, rest can quickly turn into boredom. A healthy rhythm between work and rest renews energy, prevents burnout, and allows people to fully enjoy both effort and relaxation.

The most joyful retirees are those who remain engaged, purposeful, and outward-focused. They balance rest with contribution and freedom with responsibility. Retirement, when approached with intention, can be a season of deep fulfillment. One marked not by the absence of work, but by the presence of purpose. **Nate**◆



Office Tip: The "Tax Folder" Trick

Don't wait until January to get organized! Create a physical folder or a digital desktop folder labeled "**Tax 2026.**" Every time you receive a charitable receipt, a large medical bill, or a business expense, drop it in immediately. Your future self will thank you!

WHEN INVESTING STARTS TO LOOK LIKE GAMBLING BY DAN FUNDERBURK, CFP®, CKA®

There's a trend I've been increasingly concerned about: the line between **investing** and **gambling** is getting dangerously blurry.

On the surface, everything looks legitimate. Slick apps. Fancy charts. Words like *trading*, *futures*, and *markets*. But underneath? A growing amount of behavior that looks far more like pulling a slot machine lever than building long-term wealth.

When Confetti Replaces Common Sense

Let's start with investing apps—Robinhood being the most obvious example.

When Robinhood launched, it promised to “democratize investing.” But over time, the experience has started to feel less like managing money and more like playing a video game. Bright colors. Push notifications. Instant gratification. (I still half-expect a “Level Up!” screen after a trade.)

The problem isn't access. Access is good. The problem is **design**.

When apps reward frequent trading and make risk feel fun and frictionless, they nudge people away from thoughtful investing and toward impulsive behavior. Add social media hype and herd mentality, and it's a recipe for bad decisions. Impulsive behavior with money rarely ends well.

Sports Betting with a Bloomberg Terminal

At the same time, online sports betting has exploded. That part isn't new. What *is* new is how closely it's starting to resemble investing language. Odds become “markets.” Bets become “positions.” Losses are just “part of the process.”

Even more concerning are **prediction markets**, where people buy and sell contracts tied to outcomes; elections, economic data, sporting events, and yes, even a market predicting whether Jesus returns in 2026 (currently sitting at 3%). Participants often insist this isn't gambling because they're trading futures contracts.

That may be true technically. But functionally? For most people, it's still wagering money on short-term outcomes they can't control. Calling it “trading” doesn't make it investing.

Investing vs. Gambling: The Line That Matters

So, what's the difference?

Investing is about participating in long-term growth. It's built on ownership, patience, diversification, and discipline.

Gambling is about predicting short-term outcomes, where chance dominates and being right, *right now*, matters most.

Investing says, “*I don't know what will happen this week, but I believe in long-term growth.*”

Gambling says, “*I think I know what will happen next.*”

Both involve risk, but they are not the same kind of risk.

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WHEN INVESTING STARTS TO LOOK LIKE GAMBLING *Cont. from p. 3*

Why This Matters (Especially for Younger Generations)

This blending is especially dangerous for younger investors. Many are entering the financial world through apps that reward speed over patience and excitement over wisdom. If someone's first experience with "investing" feels like sports betting with a nicer interface, it shapes how they view money for years to come.

They may overestimate skill, underestimate risk, confuse luck with intelligence, and miss out on the real power of investing: **time, compounding, and consistency.**

A Clear Line Is a Healthy Line

This isn't about debating morality. It's about recognizing a dangerous shift: when speculation is packaged to look like investing, people are more likely to take risks they don't understand with money they were meant to steward.

Investing and gambling may look similar on the surface, but they're built on very different foundations. Investing requires patience and discipline. Gambling, even with sophisticated language, is focused on short-term outcomes and quick wins.

From a faith perspective, this matters. Scripture points us toward wisdom, self-control, and faithful stewardship, not chasing excitement and quick wins. A clearly drawn line protects people and reminds us that money is a tool to be managed carefully, not a game to be played. **Dan♦**



Office Tip: The "Keep or Toss" Timeline

To stay audit-ready without the clutter, follow these simple retention rules:

1 Year: Monthly bank and investment statements (once you confirm the year-end summary), pay stubs, and utility bills.

7 Years: Tax returns and all supporting documents like W-2s, 1099s, and receipts for deductions. While the [IRS generally suggests](#) 3 years, 7 years covers almost all special look-back periods.

The Capital Gains "Basis" Rule: For major assets like stocks or your home, the clock doesn't start until you sell. Keep records of assets for the length of ownership plus 3 years. You must keep records that prove your "cost basis" (what you originally paid plus improvements) to avoid overpaying on capital gains tax. Keep receipts for substantial home improvements. Maintain purchase records for stocks, bonds, or mutual funds in taxable accounts. If you inherited property, keep a record of its [fair market value](#) on the date of the previous owner's death to establish your new basis.

Forever: Birth certificates, Social Security cards, and estate planning documents (wills/trusts).

<https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records>

<https://www.irs.gov/taxtopics/tc703>

WHEN MARKETS GET NOISY *Cont. from p. 1*

diversification. A well-diversified portfolio is designed to spread investments across different asset classes, sectors, and strategies so that no single area drives results on its own. While diversification does not eliminate risk, it can help reduce the impact of market swings by balancing areas of strength with areas experiencing temporary weakness. This structure helps smooth the ride and keeps portfolios aligned with long-term goals rather than short-term headlines.

“Market volatility often tempts investors to react emotionally, but history consistently shows that panic selling can be one of the most damaging decisions an investor can make.”

Market volatility often tempts investors to react emotionally, but history consistently shows that panic selling can be one of the most damaging decisions an investor can make. Sharp market declines are often followed by recoveries that happen quickly and unexpectedly. Investors who step to the sidelines during turbulent periods risk missing those rebounds, which can significantly impact long-term returns. Staying invested allows portfolios to participate in eventual recoveries rather than trying to guess when conditions will feel “safe” again.

Rather than attempting to time the market, a disciplined approach focused on diversification, patience, and long-term planning has proven to be far more effective. Your portfolio is built with the understanding that volatility will occur—and with the goal of helping you stay on track despite it. By maintaining perspective and avoiding emotional reactions, investors can move through uncertain periods with greater confidence and peace of mind, knowing their strategy is designed for the long run. **Jeff♦**

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