

## Kiwanis Club of Dallas Plans Tournament

The Kiwanis Club of Dallas will hold its 34th Annual Golf Tournament in Memory of Walter Kozemchak on Friday, September 24, 2021, at Irem Temple Country Club. Registration begins at 9:30am, followed by an 11am shotgun start. The cost is \$90 per person or \$360 per team. Please register as a full team. The price includes greens fees, cart, lunch, beverages before, during, and after the Tournament, prizes, and dinner. Dinner will be served immediately after the Tournament in the Main Pavilion at Irem Temple Country Club.

Proceeds from the Tournament benefit year-round area youth programs, such as the Back Mountain Halloween Party/Parade, WVC Senior Girls All-Star Softball Game, and Key Clubs at Dallas and Lake Lehman High Schools, which include Scholarships to a member from each Club.

For registration forms, questions, and to obtain further details, please call Harold Stout (570) 574-7888 or Beverly Atherholt (570) 675-7295.

## Fad Investing: Buyer Beware

By Martin A. Federici, Jr., CEO  
of MF Advisers, Inc. & MF Tax & Accounting, Inc.



Cryptocurrencies, marijuana stocks, meme stocks, penny stocks, and other such investing fads are often a bad bet for investors. Investing in companies that have proven track records, solid financial numbers, implement game-changing products/services, etc., is usually a wiser decision.

The investment landscape is full of marketing mumbo-jumbo that can make any type of investment sound like a no-brainer, so it pays to be able to separate the facts from the fiction (and sometimes it's hard for many investors to do just that). You can play the lottery, go to the casino, etc., if you want to take large risks that often do not pay off.

I'm not saying you can't make money on some of these fad investments (it's possible), but the odds are NOT in your favor. Prices can fluctuate wildly, and many investors just simply can't stomach watching investments dive in value. Often, these "speculators" are only thinking about the upside (prices & values going up) and forgetting there might be a downside. If you're going to even consider doing this type of speculative investing, limit it to no more than 5% of your total investable money and be prepared to lose 100% of that money.

It often pays to avoid these types of fad investments, since the reward/risk scenario for these is not favorable in the long term. Most successful investing is long-term in focus because anything can happen in the short-term. NOTE/DISCLOSURE: All investing involves some type of risk, so holding investments for the long-term does NOT guarantee that you will make money from those said investments.

Now that you're armed with this knowledge, making quality investment choices for your portfolio, diversifying those investments, and taking calculated risks should be step one for most investors. And – if you need help doing this – let us know if you need a hand constructing the right portfolio for your financial goals...you're welcome!

Find an experienced financial advisor who helps clients invest wisely, works for an RIA firm, earns his/her money from fees (NOT commissions), believes in having an abundance of quality investment choices for clients, and has the heart & demeanor of a teacher, NOT a salesperson, and chances are you've found the right financial advisor to help you prepare and plan for your goals. For more information, please visit <http://www.mfadvisers.com>, email [marty@mfadvisers.com](mailto:marty@mfadvisers.com), or call (570) 760-6524.

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## Food donation made to the Child Hunger Outreach program

After recently going through a change in their stores, Dandy Mini Marts was kind enough to palletize their unused food and deliver it as an in-kind donation to Child Hunger Outreach Partners for redistribution through children's programs in 9 PA counties. Child Hunger Outreach Partners (CHOP) is an up and coming 501(c)(3) non-profit that in just 3 years has been able to combat child hunger for 15,000+ children all across NEPA with the ambition to add another 9,000 by the year's end.

In regards to the continued help made to CHOP, Dandy Marketing Director, Bill Bustin excitedly explained, "We're just happy to continue to partner with you over the years. The stores worked hard to pull the products for donation, and it was important to them knowing that it was all being done for a great cause!"

As always, CHOP is just beyond appreciate and thankful for all the help local businesses like Dandy provide. Without them, our ability to continuously seek expansion in an effort to do all we can to accomplish our mission of putting an end to U.S. child hunger. At CHOP, we believe that everyone has the ability to help aid us on this mission.

To get involved, please feel free to send an email to [dani@chopouthunger.org](mailto:dani@chopouthunger.org) or give us a call at (570) 485-5050. It could be as simple as lending your time to pack and distribute food boxes at a pop up pantry or it can be living out you or your company's mission by becoming a donor or corporate partner. Whatever action looks like for you, it has a ripple effect within the young lives in our communities.



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Hours: Thursday through Saturday, 10-5 p.m.

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