



This issue of The Skinnie features Skidaway Island's Class of 2025 – your young neighbors who have recently graduated from high school.

We conceived this annual edition nearly two decades ago

- To illustrate that yours is not a retirement community, but a vibrant, multi-generational home.
- Because we all like to read stories about and see pictures of people we know and love.
- Because our own children evolved from pre-kindergartners in khaki shorts and Peter Pan-collared shirts to cap-and-gown-wearing pre-adults in your neighborhood while we worked to sustain this magazine.
- As a reminder that that opportunity to learn things is among life's most precious gifts.

Today, I will use math. Maybe not complex calculus from my collegiate engineering curriculum, but arithmetic and geometry and algebra, too. Cash management at my coffee shop, site and floorplan design for a real estate project, and checking on stocks in my portfolio.

And English. Although the previous fragment is a violation of the grammar rules imposed upon me as a youth, I'm confident when I write. I expect to effectively make my point(s) in conversation. And I will read thousands of words in various forms and contexts before I go to sleep tonight.

History. Because my 9th grade teacher compelled us to fill in unlined shells of each continent – adding borders, nation names, and capitals. So, I have a pretty good idea of where bombs are dropping today. As a student of history and cultures and international relations, I can make some sense of a seemingly mad world.

The guy who served me my first coffee this morning asked me if I knew about the f-hole(s) on a violin or guitar. "Yep...but they look like s's not f's, don't you think?" I replied. Music class, which I probably wouldn't have taken if it wasn't required; but it was through middle school. Which, in retrospect, was pretty cool, because I got to be the Little Drummer Boy in a Christmas assembly one year.

By the way – in case you're squinting quizzically at the previous paragraph – s's is the plural of the letter s, as is f's to f, even though apostrophe-s typically denotes possession rather than plurality. How do I know? Third grade. Mrs. Saphore.

What did I learn in college? How to make friends, real friends. How to begin to fend for myself – sometimes. If you neglect your opportunities or responsibilities, the loss you impose upon yourself is worse than someone else scolding you. Actions have consequences: Bad decisions generally lead to bad outcomes, while diligence yields rewards. And – very importantly – there is always someone who is smarter, stronger, better-looking, richer – but you

have the privilege of focusing your energy on being the best you. Or not. Your call. Also, I learned metallurgy, robotics, electromagnetic physics, linear algebra and differential equations, but I don't think I could successfully recall a lick of any of it here.

In graduate business school, I took 20 classes, 15 of them in finance, though a thorough understanding of micro- and macroeconomics, good gut instincts, and fluency in human psychology are the tools that have afforded me commercial success. The overarching lesson I learned during my two-years in Philadelphia, though – The range of opportunity is infinitely more vast than that which you see from your ranch house window as boy in your small town. Also, I learned that a prestigious institution in a sizable American city that doesn't calculate GPAs or class rankings is a very fun place to be when you're 23.

When it comes to useful knowledge, there's a principle of diminishing returns. As Robert Fulghum famously and very profitably wrote, "All I Really Needed to Know I Learned in Kindergarten." The assertion is hyperbolic, of course, but the rate at which we accrue knowledge is warp-speed fast when we're kids. If we choose humility and grace, we can continue to learn, even when we're old. And I've come to learn (redundancy intended) that learning is one of life's five great and fundamental joys (my list, not an official one you can reference...I'll tell you about it another time).

Ranking my lived decades by their contribution to my accumulated smarts, 0 to 9 is probably tops. Then 10 to 19. Followed by 50 to 59, when I learned about the fragility of life and the importance of character and the resilience of love. During my 50s, I taught, too. Middle school kids and college students, across several subject areas and different schools. And I learned from my teaching – by noticing the themes to which I returned again and again:

- You won't find success until you figure out how to define it for yourself.
- You can only control what you can control.
- People generally act in accordance with their incentives.
- There is no substitute for effort.

My goal from now until my mind no longer works: To keep learning. To never forget that the world is a giant classroom and school's in session every day.

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