



ANDREWS LUCIA
WEALTH MANAGEMENT LLC

***InFocus* April 2018—Compelling Questions On Our Mind**

Intro: Questions come in many forms. They can be in-depth, multilayered. They can be simple, formed with one word. They can be thought provoking, pointed. At their best, questions can lead to new realizations and be a bridge to meaningful conversations.

This month's InFocus asks questions on a wide-range of topics. We hope the answers and analysis that follow prove insightful for you -- and maybe even prompt you to ask a few questions of your own.

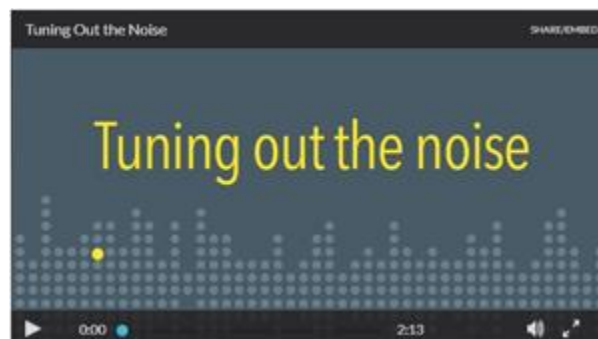
ARE YOU A COMPLAINER, CONSUMER OR CONTRIBUTOR

In his book *Give and Take*, **Adam Grant** classifies three types of people: Givers, Matchers and Takers. That got **Tim Maurer** of the BAM ALLIANCE to thinking of three traits that describe different types of professionals: Complainers, Consumers and Contributors. In [this article](#), Maurer asks: How can leaders suppress the drain of Complainers? And how can learners exhibit the traits of a Contributor?

| **More:** Adam Grant asks, "[How well do you know yourself?](#)"

WHAT'S THE VALUE OF DISCIPLINE?

In its new video, "[Tuning Out The Noise](#)," Dimensional Fund Advisors reminds us of a couple of key points: a) (spoiler alert!) markets are volatile, which we can't do anything about; and b) there is tremendous value in staying disciplined, which we can do by working with a trusted advisor.



| **Dimensional's Investor Insights Survey:** "[How do you primarily measure the value you receive from your advisor?](#)"

ARE YOU ASKING THE RIGHT QUESTIONS?

People of influence spend much of their day asking others for information, yet many don't think of the value of improving their ability to ask questions. Harvard Business Review leans on behavioral science to examine how the way we frame questions -- and choose to answer them -- can have a significant influence on how conversations play out. HBR shares its perspective on how to ask the best questions.

| [Read this article](#)

SO, WHAT QUESTIONS ARE ON OUR MIND?

Larry Swedroe, director of research for the BAM ALLIANCE and a prolific financial author, poses a couple of portfolio-related questions:

| [Does active management pay in bond markets?](#)

| [What are the four horsemen of your portfolio?](#)

And, finally, in this Quick Take video, BAM's Fixed Income Desk answers this question:

| [What's the difference between in-state and out-of-state municipal bonds?](#)