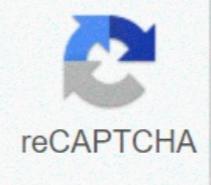




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Facts about the world cup 2019 match list

The United States and Belgium play in the first knockout round of the World Cup today. Kickoff is at 4 p.m. in New York and 10 p.m. in Brussels. The time may be inconvenient for Belgians, but at least they can watch the game for free on the public broadcasters VRT (in Dutch) and RTBF (in French). Not so much in the U.S., where the English-language broadcaster IS ESPN, a cable channel that requires a television subscription. ESPN can nonetheless break its own record for streaming sports online, as the game happens during U.S. workday, meaning many people will be watching on their computers. (The network's stream suffered some outages due to unpreceded demand when the U.S. played last week.) But those who don't pay for TV, or just want an easier way to watch the game online, have a few other options. Univision's caption in the US, the simplest, fastest and cheapest option is Univision's live stream. (It's available on the web and through Univision's apps for iOS and Android.) The broadcast is in Spanish, which is ideal for the more than 37 million Americans who speak the language. Everyone else can dampen the sound, enjoy the background noise, or switch on the subtitles, which are also in Spanish, for a language lesson. Note, however, that Univision's stream is not legally accessible outside the U.S. It's also the last round of the tournament that Univision plans to stream online for free. Watching the quarterfinals, semifinals and finals will require a pay-TV subscription. Univision + ESPN Radio's caption If you watch Univision's stream, don't understand Spanish but still want to comment during the game, then Univision mutes and turns to the radio. ESPN Radio is broadcasting the game for free on its affiliate stations and online. One advantage of this approach is that ESPN Radio's announcers tend to receive higher marks than their counterparts on television. And without using footage, they need to better explain what's happening in the field. However, the downside of mixing media is that television, live streams and audio feeds aren't all in sync. You can watch Univision for free on over-the-air TV, but it's more than a minute before Univision's (and ESPN's) live streams online. ESPN Radio online, meanwhile, is about 10 seconds behind Univision online. And the timing of ESPN on over-the-air radio will vary based on your station. VPN's caption The contest is obviously streaming online outside the US: on the BBC in the UK, CBC in Canada, NPO in the Netherlands, and elsewhere. Those streams are free, but they look to make sure you're inside the country, which is hard-luck for Americans. There are many ways to get such restrictions, though, using virtual private networks (Shine Kids). Two reliable and free VPN services are TunnelBear and Hola. Just know that using them to pretend you're in other country likely violates terms of service, and possibly the law. Check out Glass for more on the future of TV. Tv, going to the main content shelf after footy text in the 87th minute of the highly anticipated World Cup match of Spain against Portugal on June 15, Portugal found themselves with a goal with time running out quickly. But with the calm and cool can only possess an experienced professional, it was Portugal veteran Cristiano Ronaldo, who stepped up to the penalty line and drilled the ball into the back corner of the net to tie the game. GOOOALLL! shouted the broadcaster. It was a remarkable strike. If you're a fan of football, or football like we Americans call it, this is your time. The 2018 FIFA World Cup is underway, a global sporting event that happens once every four years. Yes, I'm a fan. It's a beautiful game. But I'm also as an investment adviser, so to watch the action, I can't help but notice the many similarities between the players, the game and managing money. In the spirit of the matches, here's my hat-trick, 3 World Cup Investment tips: Stick to what you know (and what you're good at). Pelé, Lionel Messi, Neymar, Ronaldo — all these famous strikers have a single goal — to put the ball in the back of the net. They're football assassinations. When it comes to managing money, take a tip from them: Go with a specialist. If there's one thing I can't stand, it's all-cap funds or a mutual fund with no purpose, kind of a go-anywhere fund. There's no way Brazil's leading goalscorer Neymar can play goalie. He knows what he's good at and he sticks to it. I'm looking for money managers who stick to their style, like a big-growth manager just buying what he knows, big-growth stocks. Stick to what you know. Nothing can sink a team faster than a dreaded red card. When a player gets a red card (for a flagrant penalty, like deliberately taking out an opponent — only Google the most deserving red card ever and you'll see what I mean) he or she's out of the game for good and their team has one less player for the rest of the game — a huge disadvantage. The best money managers will tell you to control your emotions. If left unchecked, emotions will get the best of you. I see it all the time. Do-it-yourselfers get scared and sell at the bottom of the market; then things eventually get better, but they're still too ghosted to buy and so they put out a bull market; then finally they get excited in the good times and buy at the top. For the above investor, emotions play a bigger role in their decision-making than they might be aware of. In their research, Dalbar cites emotions as the driving force behind the average stock investor in the United States affecting the S&P 500 underperform. Don't let your emotions get the best of your investment decisions, and above all, avoid a red card! It's one of the toughest decisions an investor can make — how long to ride the winners or how long to get stuck to a loser keep. The same goes for a World Cup coach. In the World Cup, the coach can only make three player destinations per game, so they count better. One of the memorable replacements were in the 2014 World Cup final, Germany vs. Argentina. Germany's Mario Gotze was on the bench for most of the match. But in the 88th minute of a scoreless game, Germany replaced Gotze for Miroslav Klose. Klose told him on the way out, Show the world you're better than (that Argentine) Messi and can decide the World Cup. Within seven minutes of extra time, or overtime, Gotze hiked the ball off a cross into the middle of the field and fled it right past the Argentine goalie, tying the winning goal. You need to know when to shake things up. Investors who refuse to sell a loser think it will come back may become too emotionally attached to a position. Researchers refer to this as conservatism bias. In a perfect world, the rational investor will process all information about a security and sell the security once the risk/reward profile becomes unfavorable; however, the investor with conservatism bias will tend to find themselves married to securities. They will underestimate new information and be slow to consider a conflicting view. As Kenny Rogers put it in his hit song The Gambler: You need to know when to hold 'em. Know when to fold 'em. Know when to make a replacement. In the end, out of the 64 games and month-long tournament, there is only one clear World Cup winner. Like other championship teams in different sports, the winning nation will almost certainly perform the fundamentals better than their opponents. It usually comes down to the little things that add up. And so it is for investment. Ordinary investors should take a cue from the World Cup: Select managers who excel in one style of investment. Check your emotions before making a knee-jerk reaction. And finally, know when to make replacement. There's obviously a lot more to invest than mentioned here, but simply put, it's about a game plan — a process that, from my experience, is one of the best ways to help you sit in a better position to succeed and score the ultimate goal in life, a happy and comfortable retirement. This article is written by and provides the views of our contributing adviser, not the Kiplinger editorial staff. You can check advisor records with the SEC or with FINRA. CFP®, Summit Financial, LLC Your Second Stimulus Check: How Much? When? And other QuestionsCoronavirus and Your MoneyThere were a deal for a second round of stimulus checks, but President Trump put it on ice. Here's what you need to know about the second stimulus... 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