

“Dad, will I ever go back to school again and see my friends?”

My daughter asked me this a few days ago as the news and forecasts kept changing almost by the hour.

Schools will be closed for three weeks...schools may be closed until the end of the school year...unsure when school will reopen. The disappointment and frustration she (as well as the rest of us) felt from the initial bad news (schools closed for three weeks) has turned to anxiety as the extent of the closures remain unknown.

I am asking myself similar questions: “When will life return to normal? When will stocks stop swinging so much?”

“We don’t exactly know when you can go back to school, but here are some things we can do to feel better:”

- Exercise daily.
 - Gyms may be closed but going outside and moving always helps raise your spirits.
- Facetime/Skype/Zoom your friends and family.
 - They are also stuck at home. Yes, texting and calling are good but actually seeing someone’s face is even better.
- Get dressed and make your bed.
 - Sticking to routines has a strong impact on how you feel.
 - See also this article from Wired Magazine - *“Don’t Go Down a Coronavirus Anxiety Spiral”*
 - See also this article from The Atlantic – *“A Therapists Guide to Emotional Health in a Pandemic”*

When it comes to investing, I don’t know exactly when this will end but here are a few things I do know:

- My team and I will be here to take your calls and emails all along the way.
 - We are also available for virtual meetings via Zoom.
- The drop in prices has been swift and severe but doesn’t mean you should stop contributing to your retirement account.
 - See also this article from NY Times – *“How to Learn to Love Falling Stock Market”*
- Companies and countries around the world are working to find treatments and vaccines for the virus.
- Unemployment numbers may increase substantially in the next few months.
 - Restaurants, gyms and many other businesses have been ordered to close. Airlines, travel and retail have also been hit especially hard.
 - Hopefully, this spike will be temporary and the employees hired back as soon as companies are allowed to reopen.

- Yes, it is stressful but I believe the mood is substantially different now as compared to prior major stock market drops such as 9/11 and the 2007/2008 recession.
 - I especially like the memes and jokes about homeschooling your kids.
- Technology has allowed an amazingly large portion of the nation’s workforce to be able to work remotely and be home safe with their families. Schools and students have also been able to switch to an online format.
 - See also this article from Bloomberg – *“Working From Home Tips For the Coronavirus Scare*
 - See also this article from Quartz – *“Tips for Working From Home With Your Partner”*
- Retail sales reports could look terrible for March and most likely April.
 - The question becomes, how fast will consumers return to their old shopping habits once social distancing is lifted.
 - See also this article from NY Times – *“The U.S. Shut Down Its Economy. Here’s What Needs to Happen in Order to Restart”*
- Reports from other countries that were hit with the virus before us, show there is a ramp up in the number of cases and eventual decline.
 - There is also a matching ramp up in the number of stores being ordered to close and eventual reversal of that pattern.
 - See also this article from Hospitality Net – *“Good News Coming From the Far East. Chinese Market Moving Into Recovery.”*
- Companies and governments are stepping up to help those most impacted by social distancing.
- We will get through this together.
 - See also this article from Washington Post – *“How You Can Help During Coronavirus.”*

Looking forward to talking to you.

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