

“Mr. Home Depot”

For as long as I could remember, my dad was “Mr. Home Depot.” That actually wasn’t his 9-5 job, but when something had to be fixed, he would put on his “Mr. Home Depot” uniform of a clean white undershirt and a pair of jeans that had paint specks on them, and he would fix almost anything around the house that had to be fixed. Painting, plumbing, planting, whatever it was, he could do it.

When my wife and I bought our first house, I asked him to help me paint one of the bedrooms, and he acted as if he won the father of the year award. He not only wanted to help, he lived to help. That was how he showed how much he cared for you. Some people buy presents to show their appreciation, some people give praise, but my dad did Home Depot things. Until he couldn’t...

Age and two back surgeries later, my dad, “Mr. Home Depot”, couldn’t lift anything heavier than a can of paint without wincing in pain. He tried to overcome the pain, but he just couldn’t. Everyone in our family encouraged him to put down the tool belt and pick up another hobby. We knew he was not the type of person to sit still. We also knew fixing things had been part of his life for a long time.

It took awhile, but eventually he found his second calling: official family videographer. Birthdays, kids' sporting events, school presentations, etc., all found him front and center with his camcorder or cell phone. Best of all, he loves it. I see the same sparkle in his eyes when he’s playing back one of his videos as I did when he was fixing something around the house.

Begrudgingly, I must include myself on the list of people facing a transition. Over short distances, my son can now outrun me and my daughter can outswim me. The worst part is, these are not “I let you win wins.” These are “I tried my best and I can’t keep up with you wins.” I don’t know if they’ve gotten faster or I’ve gotten slower. For now, I’m going to vote for they’ve gotten faster. I’m also going to vote for the cleaners shrunk by clothes again.

What does this all have to do with investing?

It has been almost 20 years since I first started helping families with their finances. The hardest part of my job has been, and likely will continue to be, convincing some people to “put down the tool belt and pick up another habit.” Some people have been spenders their entire lives, and it is difficult to change them into savers. Others have been savers their entire lives, and it’s tough convincing them they have now saved enough and it is okay to start spending.

Hopefully, life’s transitions come easy for you, but in case they don’t, please remember you are not alone.

Here’s to the next 20 years.

Sincerely,

Mark Delp, CFP
Branch Manager