

Emotions and Investing

Just about everything related to back-to-school shopping is dreadful especially the crowds and the teenage attitudes about what is appropriate to wear. The only part I actually enjoy is taking my kids to the office supply store.

You see, over the years my kids and I developed a routine where we first get all the required pencils, folders, glue sticks, etc. then we spend time checking out all the new phones, computers, and other gadgets they have on display. This year was no different. We had picked up all the necessary items and were busily looking at all the unnecessary items when I ran into a neighbor whose daughter goes to my son's school.

Our kids were both entering their senior year of high school, but they were in different activities and had different classes, so we only crossed paths occasionally.

After a quick hello he said: "Did you hear my daughter got accepted early into college on a full scholarship?"

The jealousy hit me suddenly, severely and without remorse.

I immediately felt terrible because there was no logical reason why I should have felt that way. He was a friend and I've known the child to be a hard worker and good kid her entire school career. Yes, my son with his autism is on a longer, slower path than most kids and obviously she is on a faster path than most kids but her over-achievement didn't result in an automatic under-achievement for my son.

Luckily, the tidal wave of jealousy eventually receded but it left me with a stinging reminder of just how strong emotions can be.

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When it comes to investing, emotions are much more than panicking when pricing fall or being greedy when gains come your way.

Working towards financial goals is an emotional process because we are hoping the joy we will feel when we reach those goals is worth the time and energy involved in achieving them.

Forecasting is emotional because we are making opinions about tomorrow based on our feeling about today.

Choosing who or what we spend our money on is also an emotional decision.

As **a** financial advisor I understand how emotions and investing are inseparable. As **your** financial advisor I will be here for you whenever you feel emotions pulling you in different directions just as I hope you will be there for me.

Sincerely,

Mark Delp, CFP®
Branch Manager