

Everything is going to be okay

When it comes to helping people manage their finances, I've found the greater the number of positive financial traits they have, the more likely the outcome will be positive. Examples of positive financial traits include having a plan, sticking with the plan, staying diversified, spending less than you make, etc.

Yes, the future is unknown, but with enough positive traits in place, I feel confident telling clients like you *"Everything will be okay."*

The speaker is now the listener

Next week, our daughter is going to have spinal surgery to correct her severe scoliosis and my wife and I are the ones being told *"Everything is going to be okay."*

Possibilities and Probabilities

Scoliosis is a disorder in which there is a sideways curve of the spine. Viewed from the front, your spine should look like this "I". Our daughter's spine looks like this "S". After meeting with the doctors, we are aware of the many possible outcomes (they range from very good to very bad) as well as the few probable outcomes (mostly good). The doctors believe her outcomes will likely be positive because she has so many positive physical and emotional traits in place. For her these include: her age, her bones are still growing, she exercises regularly, she has a positive attitude and surgery techniques have advanced greatly in the last few years.

Positive Financial Traits

When it comes to your situation, here are just a few of your positive financial traits:

- You have invested for many years.
- You have friends and family you can count on.
- You have a positive attitude about life.
- You seem to be spending less than you make.
- You seem to be sticking with your plan and not chasing the latest trend.
- You have a financial advisor who cares about you.

Your friend,

Mark Delp, CFP®
Branch Manager