

A Very Emotional Three Months

As we approach the three-month anniversary of the shutdown, I find myself looking back at all the feelings I experienced in such a relatively short time frame.

- Humor:
 - Buying toilet paper from a restaurant (a first for me) and having my wife give me a haircut in the backyard (another first) were just a few of the funny adventures in quarantine we experienced.
- Sorrow:
 - Millions of people pushed out of work (including several of my friends) and thousands of businesses being forced to close without knowing if or when they would ever reopen. Not to mention the ever-increasing count of COVID-related fatalities.
- Joy:
 - Three months of spending at least a portion of every day simply walking, hiking, or biking together as a family. Not to mention, eating breakfast, lunch, and dinner together without having to rush from one appointment to another.
- Shock:
 - I have seen several recessions and stock market declines in the almost 20 years I have helped clients with their finances, but I have never experienced such a sudden and swift change in the economy, stock prices, and consumer confidence both on the way down and on the way up.
- Pride:
 - Out of concern for the safety of my staff, their families and our clients, I gave the order on Thurs, March 12th for the entire branch to work remotely effective Mon, March 16th.
 - My team was able to get 20 remote/work-from-home offices completely set up in just over a day, while still maintaining our high level of customer service.
- Fear:
 - Will my parents, who are in their 70's and with underlying health issues, survive if they get sick? Will my kids be able to take care of themselves if both my wife and I get sick? With the meat processing plants closing, will this mean the food supply chain will collapse?

- Acceptance:
 - My mother-in-law is in her 80's and recently had a stroke, so the family rightly viewed her as high risk. She took the first month or so of social distancing in stride but, by day 45, she would say things like "What's the point of living if I won't be able to hug my kids and grandkids ever again?"
 - We weren't keeping her grandkids away from her to punish her. On the contrary, we were keeping them away from her to help protect her, but that is not how she viewed it.
 - After reminding her of the risks, we brought the grandkids over and everyone gave her a big hug. I don't know who had the bigger smile, her or her grandkids. We had to accept the fact that the very thing that would bring her the most happiness (being around her family) was the same thing that might cause her the most harm.

- Nervousness:
 - When we were fortunate enough to get groceries or other packages delivered to us, we quickly turned into a great ball of nervous energy. Do you disinfect every surface or just the packaged products? Do you wash the produce? What about the mail? Do we disinfect it, leave it out for 14 days, or heat it in the oven to kill the germs?

- Loneliness:
 - Talking on the phone and video chatting with others is nice, but there were times when I just wanted to be around my friends and family.

- Calmness:
 - Reading, even if it was only a chapter or two at a time, allowed me to mentally escape the confines of quarantine and find some calmness.
 - With that in mind, enclosed is the sixth annual list of books I've enjoyed reading.

Looking forward to talking to you.

Sincerely,

Mark Delp, CFP
Branch Manager

Investment products and services are offered through Wells Fargo Advisors Financial Network LLC (WFAFN). Member SIPC. Impact Wealth Management is a separate entity from WFAFN. PM=08062025-6373661.1.1