



faith . discipline . patience

I can think of few things scarier than a swarm of angry bees or the potential return of disco.

However, here are a few investment candidates for 'spookier than anything':

- One egg, one basket. Be it crypto or your employer stock, no idea is the only good idea.
- Listening to your brother-in-law for stock picking advice. It amazes me how some people can't trust a professional but are happy to hang on to every word of an amateur. I get the cynical part of not trusting someone's motives but c'mon.
- Penny wise, pound foolish. It can be easy to hone in on small item prizes while ignoring bigger items like how much you're paying for health insurance or on your mortgage. It's a bit like fine tuning the thermostat but leaving the front door open. Or like selecting investments based on the fees before considering how they may fit your current investment plan.
- Investing on margin. The more you lever up your investments the more exposed you are to price drops. If you take \$100,000 and borrow to buy \$200,000 of investments and the investments drop by half, as e.g. stocks might do, you've lost your investment but the lender will still want their \$100,000 back. Now, you're going backwards.
- Gold.
- Actually thinking this time it's different.
- Selling for no other reason than prices are down. For stocks, don't confuse lower prices with less value. It's as if we say "hmm, I appreciate the \$100 offer but I won't sell unless you come down to \$80".
- Bonds for the long run. Right now, 30-year U.S. treasuries pay slightly over 2% interest. Inflation, historically, has been around 3%. Yikes.
- Inflation. How do you deal with it? According to Morningstar, over the last 95 years stocks have outpaced inflation by 7.1 percentage points per year, bonds clocked 2.6 points ahead, and cash – well, half a point ahead. Translated to dollars, over 20 years stocks would grow from \$100,000 to inflation-adjusted almost \$400,000, bonds to \$167,000, and cash to \$110,000.

On this Halloween I hope you won't go down any scary investment paths.

Good luck.

Jorgen Vik, CFP®

CERTIFIED FINANCIAL PLANNER™

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