



FROM THE CAPITAL

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Investing

With our profession, we spend a lot of time talking about investing. We talk about return on investments, value of investments, and growth of investments. What you invest (or don't invest) in can determine your future. Some investments grow into much more than you started with, some pay dividends, while some "crash and burn." They can make you rich, poor, or even bankrupt. Either way, your future is dictated by how you choose to invest.

As the old adage goes, the best time to start investing was 10 years ago, the second best time is right now. No matter your age, the more you are able to invest and the more frequently you can add to your investments, the better. Utilizing the power of compound interest, which Einstein deemed "the 8th wonder of the world," small, consistent investments can turn into great fortunes over time.

Unfortunately, if you experience a negative return, make some withdrawals, or cease making contributions, your investments can wither. Investments take attention, patience, and care. Fortunes are not made overnight, but they can be lost in the blink of an eye. Investors must be consistent and diligent to make wise long-term choices in the midst of an instant gratification culture.

The funny thing about investing is our greatest investment is not with our money, but with our time. Are we investing in ourselves, our relationships, our children? Maybe we are in the bad habit of wasting much of our greatest resource, time, instead of investing it at all. Perhaps we have stopped making investments in the things that truly matter because the stressors of life have blinded us from our long-term goals.

No matter where you are with your investing, whether it be time or money, we hope this spring will be an opportunity for you to realign your investments with your goals and values. What is truly important to you and where would you like to go? Once you have those answers, choosing your investments is the fun part.