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THE FRANKENMUTH GROUP
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IT TAKES TIME

We are living in an age of disruption that has, and will continue to change, perceptions around money. I grew-up in a middle class, small business home. This upbringing subjected me, at an early age, to the value of work and how that translates to earnings. By no means was I a saint or golden child. I made mistakes and have been extremely blessed at a level I don't deserve. Life is about choices and it is my choice that I give back by helping others achieve their financial aspirations.

Over my work experience progression of bussing tables, working as a front line bank employee and now 10 years at a leading wealth management firm, the meaning of, and attitudes toward money have changed. With the relatively recent digital transformation that has made instant gratification the expected norm, this change in behavior starts to make sense. You can order from Amazon with overnight delivery. If your Netflix series is too good to drive away, simply call Uber Eats. Seeking a mate without dressing up and finding your car keys is as easy as clicking a social dating app.

The point is that we have been instilled with an expectation of immediate gratification. Many believe that life is easy and relatively painless – a consumer's paradise perhaps. This kind of thinking has manifested itself in the area of investing too. Finding companies that grow in share price as their earnings grow is perhaps thought of as quaint.

Successful investors however, would recognize that a strong portfolio still relies on tried and true methods, steady advice, and a diversified variety of securities. Investing and growing wealth takes patience and is rewarded over time.

—Rob Swarts, AWMA®