Oppenheimer & Co. Inc.
130 Mayer Road
Frankenmuth, MI 48734
Phone: (989) 652-3251

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(Left to right): Al Nuechterlen, Dan Waskiewicz,
Luke Suminski, Byron (Rob) Swarts

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Just like that, we find ourselves in February, and well on our way into 2021. I would like to thank those who reached out and shared some of their resolutions and thoughts as the question was posed in my previous article. The past few months have been emotional on many levels. We have continued our fight against COVID-19, a tense and now completed Presidential election, riots at the Capitol, but on a more upbeat note, Valentine's Day is near.

Human emotion is natural and touches on all areas of life. In good times we feel warm and uplifted, often leading to celebration and fond memories. In bad times we often find ourselves down, and questioning our next step forward. These human traits also play into investing, which can be very costly. It's important to remember that emotion does not drive the stock market, which is a forward looking indicator. This is to say that the stock market has already reacted to current events and is looking forward 6-9 months.

I believe this is a timely topic, as there has been a lot of buzz around politics, leading to questions on staying the course or divesting, in hopes of avoiding large losses. As a financial advisor it is my job to help objectively guide clients through rough times. The fact is, there have been and always will be reasons not to invest. It's important to remember why you are invested and the goals you are looking to achieve. Statistics show that attempting to "time the market" is unwise and will most often lower returns. From 1980-2020 an investor who missed the best five market days of the year lost out on 37% of potential growth as compared to being fully invested*. The longer one remained on the sideline, the lower their overall return.

What's the bottom line? When it comes to investing and growing wealth, it is important to keeps one's emotions in check. Know what you own and why you own it. Work with a professional that is willing to take the time necessary to help ease your concerns in times of hardship. Above all, as I have mentioned before, it is about time in the market not timing the market that may often build wealth.

—Rob Swarts, AWMA®

*https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/dont-miss-best-days.pdf