

THE FINANCIAL EQUATION:

Control What You Can & Forget About the Rest

By Martin A. Federici, Jr., of both MF Advisers, Inc. & MF Tax & Accounting, Inc.



The events that have unfolded around the world in the last 18 months is what inspired this month's article. Often, the media sensationalizes stories that really have little to do with most individual's investments/financial plans. It's really more about them needing to generate buzz for advertising dollars (need people to tune in/read to see why the sky is supposedly falling AGAIN) than it is about what's important for most people's investment situations.

We shouldn't worry, you say? Worrying about these supposedly bad events is usually not needed. Those worries are usually best saved for very difficult markets that stay down for an extended time (and even then, no one can be exactly sure of how long or when a bear market can rear its ugly head - or suddenly stop and reverse course; see March & April of 2020 for a reminder). If you have a financial plan in place that's reviewed on a regular basis, your investments are helping you to meet these financial goals, and your advisor is giving you the appropriate guidance on these "crises", there's no need to overreact to the latest news of the day.

I know that seems hard to believe, but sometimes we need to sift through all of the media "noise" when it comes to investing and see how it really affects our specific situation. Since people can usually only control their own personal situations, I would think it would be best if we forget about the rest (since much of that is beyond our control). That is - of course - until the next big "crisis" hits and we are all told to start panicking again (LOL)!

A good tip for those who get nervous when they hear these messages: take a deep breath, think about what the source of the news is and what they're trying to achieve, and think about how it really affects your situation personally. If you're still worried after taking these actions, call me so I can be your voice of reason and point out how it probably isn't really that big of a deal for you at all. After all, your mental and physical well - being re: your investments is just as important - if not more so - than the actual investments themselves. There's only so much we can control after all!

Find an experienced financial advisor who regularly advises clients on how to not worry about what the media says, works for an RIA firm, earns his/her money from fees (NOT commissions), believes in having an abundance of investment choices for clients, and has the heart & demeanor of a teacher, NOT a salesman, and chances are you've found the right financial advisor to help you prepare and plan for your financial goals.

For more information, please visit <http://www.mfadvisers.com>, email marty@mfadvisers.com, or call (570) 760-6524. About MF Advisers, Inc. MF Advisers, Inc. is a full-service, fee-only RIA firm and fiduciary based in PA & FL specializing in wealth management, investment advice, and financial planning. With 20+ years of licensed experience, over 10 years of professional education, and an unwavering commitment to improving your financial situation, MF Advisers, Inc. is the advisory firm to best serve YOU.

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Kiwanis Club of Dallas Plans Tournament

The Kiwanis Club of Dallas will hold its 34th Annual Golf Tournament in Memory of Walter Kozemchak on Friday, September 24, 2021, at Irem Temple Country Club. Registration begins at 9:30am, followed by an 11am shotgun start. The cost is \$90 per person or \$360 per team. Please register as a full team. The price includes greens fees, cart, lunch, beverages before, during, and after the Tournament, prizes, and dinner. Dinner will be served immediately after the Tournament in the Main Pavilion at Irem Temple Country Club.

Proceeds from the Tournament benefit year-round area youth programs, such as the Back Mountain Halloween Party/Parade, WVC Senior Girls All-Star Softball Game, and Key Clubs at Dallas and Lake Lehman High Schools, which include Scholarships to a member from each Club.

For registration forms, questions, and to obtain further details, please call Harold Stout (570) 574-7888 or Beverly Atherholt (570) 675-7295.

Wayne's World plans jam nights

Looking for a night out to unwind, relax and listen to some talented musicians? The new Jay's Joint, inside Wayne's World, is planning upcoming music nights for your listening pleasure. Wayne's World is located at 2611 Memorial Highway, Dallas, between Ochman's Coins and Jewelry and 2nd Tyme Around.

For upcoming event dates or more information call Jay at (570) 674-1995 or check out Wayne's World's facebook page for updates.

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