

June 2016



"It's never the known unknowns that get you" - Nick Murray

This is true, it seems to me in pretty much every case. I've often said to my husband that we can get so focussed on a problem or a worry that out of left field something happens that's completely unexpected. Right? It's not the things we worry about that we should worry about – so then does that mean we shouldn't worry at all?

What I've been reading lately are two books that outline some relatively new science as to how our brains work and how we consciously and unconsciously are what we think. For instance, if we allow ourselves to be in a constant or chronic state of stress we actually change our "make up" and our body begins to need the chemicals and hormones produced by that state of stress (sadness, anger, fear, frustration – they all pertain). This state becomes our new normal and our bodies tell our brains to make it happen. Then we subconsciously think about things that bring us to that state or we create situations to bring us to that state.

Taking this one step further, if we allow this to happen we are now allowing the body to be in charge of the brain as opposed to the brain in charge of the body. I've read a few hundred pages about it and I'm over simplifying for sure, but it does explain why people continue to do things that any reasonable person would think they should stop.

This relatively new science shows us that the old saying of "we are our thoughts" is not just a saying, but scientifically accurate. I'll pose this question to you; generally speaking when you are alone with your own thoughts where does your mind go? Is it to the terrible state of the world and to every worry and stress you feel you could have, or is it rather to more positive thoughts? In my mind, I call this the default – and it's pretty important to our physical, emotional and financial health.

Let me give you an example: if we read that France believes that the UK leaving the European Union will be terrible for all of the EU, do we just agree with the headline and the first few lines of the article? Or, do we read it all to see what the logic is that's being presented and perhaps challenge the statement? Could it be the statement is being made because the French economy is not in as good of shape as the UK, they have a higher debt and deficit and have a social system that is to say the least, burdensome? We have to challenge "group think" or we'll be doomed to a lifetime of a negative attitude. My concern is that a lifetime with a negative attitude is likely shorter than one with a positive attitude.

Since the turn of the century we've had an unending list of crises to worry about because we were told that they were going to cripple the economy: Y2K, bird flu, swine flu, Ebola, 9/11, SARS, the debt ceiling/U.S. government's shutdown and the EU crisis.

These are just the ones I can remember off of the top of my head and the lasting effect on the world wide stock markets? Over the long term, nothing. They've all had a lasting effect on the world but all actions do. Remember too that we live in a world of instant information and this is a very new concept to us as well – no time to edit.



I can give you a couple of tidbits that you likely haven't heard which you can use to counter some of the things you may read or hear on the news. (Better yet, if you just don't read it or watch the news – good for you!).

1. The largest foreign investor in the U.S. is the U.K. and not China. The U.K. economy is stronger and generally the country is more forward thinking than most of the EU countries to which they wish to no longer answer.
2. Last week, all 33 of the big banks in the U.S passed what is called the stress test by the Federal Reserve. This is meant to show that they have the capital to withstand a severe economic shock – this is very good news.
3. There are 28 countries in the EU but there are also many European countries not in the EU – so the required agreements can be made. For instance; Norway, Iceland and Switzerland all have trade and immigration agreements but never joined the EU.
4. While I wouldn't want to have to vote in the U.S., does it not appear that both the U.K. voting to leave the EU and one of the choices for U.S. president indicate that people are no longer OK with the status quo? It would seem that some challenge to government status quo might not be a bad thing?
5. While we continue to have larger deficits that add to our federal and provincial debts, remember that spending in an unsustainable fashion can only go on until it has to stop. No different than a household over spending (usually in denial) – it will stop at some point, because it has to.

Last week when I was golfing, two of my fellow golfers were joking about my glass is half full attitude. While they were kidding me, I honestly took it as a compliment. I believe that optimism is the only reasonable attitude to hold onto and I don't come by that easily. I'm a ferocious reader and a student of both history and human behaviour – and in my opinion, optimism rules.

Generally speaking, we have to admit that life is pretty good. Hold onto that thought, and you'll likely fare better emotionally, physically and financially.

Finally, I leave you with two more quotes as food for thought:

“Out of clutter, find simplicity. From discord, find harmony. In the middle of difficulty lies opportunity”
Albert Einstein

“Whenever you find yourself on the side of the majority, it is time to pause and reflect” Mark Twain

Wise words my friends.....

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