

January 2022

Focus on What You Can Control and Keep it Simple

As the year begins, I am hearing about clients who are ill or have loved ones who are sick with COVID. It seems disheartening to be here almost two years into this pandemic, with the current variant more transmissible. We will get through this, and in the meantime finding simple things within our control can provide us with a much-needed distraction.

I decided to focus on what is within my control and keep my New Year's Resolution simple this year. I am just going to eat more avocados. I have always known they are superfoods but never seem to eat them. My mother-in-law once mentioned that she would forgo avocados on her sandwich because of the added cost but ultimately decided that they were worth it. Now, she often reminds me to "buy the avocados". It is code for allowing myself to spend money on things that maybe aren't necessities, but I find to be worth it.

The goal is to live below your means, allowing you to save for emergencies and retirement. Once we have developed a Financial Plan and you are taking the necessary steps to achieve your financial goals, it is okay to allow yourself to buy something just for the joy it brings or plan a trip that inspires happiness.

So much of our Financial Planning focuses on the future, but it is important to remember to enjoy the journey.

Kind regards,
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