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Fearlessness Amidst the Fall

Hello Rebecca,

It's that time of year again when ghosts, jack-o'-lanterns, and other "scary" sights pervade porches and lawns in preparation for Halloween festivities. But as children get costumes ready in preparation for their upcoming bonanzas of treats, you're likely feeling far less sanguine about the future than in years past, given the economic roller-coaster that has so characterized 2022 and that seems likely to continue into 2023. The mere pretense of fright of previous Halloweens may well have been replaced by a genuine sense of foreboding about what's to come as you wonder how to ensure your financial well-being in the midst of continuing economic uncertainty.

If so, an article in this month's issue of the *Harvard Business Review*, "How to Move Forward When You Feel Frozen," has some great advice on how not to let fear get in the way of moving forward in productive ways. As the author notes, "fear paralyzes us and leads to counterproductive behaviors," preventing us from taking action in the present to positively shape the future as we focus on short-term day-to-day worrying. Instead, consider her suggestions on how to "move from paralysis to action," facing your fears and using them as motivation



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for improvement rather than letting them be stumbling blocks.

Whatever your worries may be, I'm here to help, so don't be a stranger. Together, we can create a financial strategy that can best prepare you for whatever the future may bring.



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