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financial fitness
 By Erik Ford

Invest Like a Champion

We would like to add our congratulations to the Glenbard West boys basketball team for bringing the Illinois Class 4A state championship to Glen Ellyn. They were fun to watch throughout the season, and their run through the playoffs was one for the record books. They were a true team, with everyone contributing and each able to step up when needed. Scoring was generally balanced among several players such that the opponents could not target one player because others would step up. They did not panic but kept to their game plan. Through steady team play, they ground their opponents down to usually win by a healthy margin.

Now you may be asking yourself, "Isn't this a financial column, not a sports column?" That is correct, but we want to use the example of the Glenbard West basketball team to illustrate the importance of a well-diversified portfolio and staying the course (i.e., sticking to your game plan). A well-constructed portfolio that targets your tolerable risk level and long-term return objectives should, over time, work as a team. Not all portfolio components will "star" at the same time (although they may). When one or more components lag, other pieces may do well. This smooths out the overall performance and ideally will steadily advance you toward your goal. While the progress may not be a straight line, believing in the overall game plan and sticking to it is just as important in investing as in team sports.

Things will not always go according to plan, and events may disrupt our expectations, but like a high-performing team, we cannot let panic throw us off track. A sound, well-balanced portfolio (our team) should carry us through the bumps and interruptions, much like a team regroups and picks up



each other to work the game plan. Sure, there may be occasion to tweak the plan, but staying determined, focused, and patient are keys to success, just like a disciplined champion team.

The above touches on many of the points we have espoused in previous contributions to *Glen Ellyn Living*, specifically, putting together a sound and achievable plan and a well-balanced strategy to achieve it. Once your game plan is set, put together your portfolio with team players that are expected to fulfill your game plan through ups and downs, working together. If the plan is sound and well-executed, we can see past near-term distractions and the unexpected. In order to win the game, we do not have to win every quarter. This is important to keep in mind, particularly in times like today with economic stressors like inflation, rising interest rates, and even war. Our financial plans are intended to cover a long season.

So again, we extend our congratulations to the Hilltoppers for a once-in-a-lifetime season and our thanks for providing the fans with enjoyment and pride. May we take their example to heart as we seek success in our own championship seasons.


Erik Ford is the owner of Ford Wealth Management LLC in Glen Ellyn, IL. He is a CFP® certificate holder as well as an Accredited Investment Fiduciary®. Registered Representative. Securities offered through Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Investment Advisor Representative Cambridge Investment Research Advisors, Inc., A Registered Investment Advisor, Cambridge and Ford Wealth Management are not affiliated. Cambridge and Ford Wealth Management do not offer tax advice.

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