



Fourth Quarter 2020

May the Power of the List Be with You

**USE THE
POWER
OF THE LIST**

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

As much as we might like to have life go back to normalcy, back to the way we lived at the start of the year, coronavirus and the effects of lockdown may be with us well into 2021. If George Friedman, author of **The Storm Before the Calm**, is correct in his expectation of chaos and continuing political tensions as 50- and 80-year long term cycles in our government institutions, economy and social norms collide, life will be tumultuous for years.

When there are factors beyond our control impacting our lives it helps to remember the old prayer – *“Grant me the strength to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.”*

One of the best ways to take control of your life is to start with a list. On the left side, list the things you can control; on the right, the things you cannot control. The left side is where your power lies. The right is where you have to accept that you have minimal, if any, influence over some elements of your life and that it will not do any good to invest your time in worrying about them. Instead, use the left side to make plans that can adapt to or moderate the uncontrollable.

One of the most important items on the left side is your time. You control how you spend your time. Start a new list with things you need to do or want to get done. Without a written list, it is much too easy to get distracted and fail to start or finish priorities. There is also considerable satisfaction to be found in completing and crossing items off a list. Post your list where you will notice it several times a day. Don't let it disappear in a digital file that you can ignore.

Lists are also excellent tools for decision making. Looking at making an investment? List the pros and cons. Why will this be a good investment? What are the risks that could result in a loss? How will it fit with your existing investments?

Considering pursuing a new job or opportunity? Once again, write down the advantages and disadvantages of your current job; why you are dissatisfied; where your particular talents lie; what you enjoy doing the most and how your talents might fit a different job. Then look at the skills you might need if you change positions and how you can gain those skills if you do not have them now.

Lists are powerful tools for organizing our lives and orienting our talents. Next time you find yourself worrying about a situation, a problem or life in general, make a new list that forces you to

look for pros and cons, good and bad, opportunities and drawbacks. Lists are a path to better answers. Put them to use!



Brian R. Carruthers, CFP, CMT



BRIAN CARRUTHERS & ASSOCIATES

Your Conservative Advisory Firm Since 1990
301 Forest Avenue
Laguna Beach, California 92651-2115 USA
Telephone: 1-949-464-1900
www.gobcafunds.com
brian@gobcafunds.com