

Noel Swain: Ugly Investments Can Be Good

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Rodney walked in one Friday morning.

I looked at him and thought to myself,

"This guy does not look like he belongs here." But he came in with a regular member of our group. Rodney was wearing loose-fitting clothes that looked as if they were donated. He was hunched over, shuffled to his seat and didn't make eye contact with anyone. One could tell he was homeless, or near homeless, and he almost never said anything. He came in with Steve, who would buy his breakfast for him.

This group I'm talking about is a group of about 20 Christian men who gather each Friday morning at 6:30 at The Dutch Plate in Campobello for breakfast, a short devotional, fellowship and prayer requests.

I'm sure I'm not the only person who had those feelings when Rodney walked in that first day.

Many of us did, as most people do when encountering someone for the first time. We judged him by his appearance and his demeanor.

But being who we are, we welcomed him because everyone in that room is aware that we are all flawed in many ways, but that God loves us all equally and sees us as his children.

Rodney became a regular fixture at our breakfasts, someone who always came and left with Steve. He'd shake hands and greet us as we would come in and walk around the table.

One morning, Rodney conducted our devotional.

He told us of his 30 years in prison, starting at age 17, and how his family had always rejected him. He was bipolar and tried to self-medicate with alcohol for many years.

He no longer drank, but he still suffered from bipolar disorder. He was somewhat difficult to understand, because he talked in a sort of mumble, but his testimony was still powerful.

I learned, at a memorial service held for him at his church, what a gentle and trusting soul he really was. Rodney never had very much, and instead of accumulating any wealth, he'd give it away.

Rodney's health declined in February and March. On April 6, Steve came in and told us that Rodney was in hospice and not doing too well.

A group of the guys from our group got together that Sunday and went up to Forest City, N.C., to see him.

The next day, Rodney passed away.

I tell you this story to reiterate the age-old saying that you can never judge a book by its cover.

Some investment strategies may look to you as if they do not belong in your portfolio, but they may be a perfect fit. I have seen a lot of different kinds of investments that looked awfully scary when you first looked at them, but that turned out to be the perfect addition to someone's investment or retirement portfolio.

The idea is to ask questions and get to know the investment a little before you decide whether it'll fit in with your other accounts.

It turned out that Rodney was a great addition to our group, and it was strengthened as a result of his being a part of it.