

Noel Swain: Do you Have the Right Financial Advisor?

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Tyler came home that Monday after school mad as a wet hen. Mr.

Daves had just given him a zero on his physics homework. My son was very convincing in arguing that the zero was undeserved. Even in the 9th grade my son was good with technology, so Tyler helped me with a seminar I presented that night to current school teachers. He sat with a couple of them during the presentation and by the end of the night he had convinced them (they, themselves being school teachers) that Mr. Daves should be fired.

The next day I called the Dorman ninth grade campus and asked to have Mr. Daves call me when he was free. He called me on his lunch break. We had a good conversation in which I learned the other side of the story. Later on that evening I took Tyler to his Boy Scout meeting, where I talked to the mother of one of Tyler's Scout mates. She told me that Mr. Daves "is single-handedly bringing down my son's GPA!" I replied that her son, Brad, might have something to do with that.

On the way home Tyler said to me, "You took Mr. Daves' side, didn't you?" I said, "well, son, he made more sense than you did. How did you know?" Tyler told me that Mr. Daves had told him that day in class that he had a smart dad. This is the story. Tyler was in orchestra and had a performance on Friday night, so he had to leave that class early. Mr. Daves had written Monday's assignment on the board so the students could copy it down. But Tyler didn't.

He was going to call a classmate over the weekend to get it, but didn't do that either. Then he decided to try to get the assignment on Monday when he got to school. But as happens, he never got it before walking into Mr. Daves' class. He asked the girl behind him to let him borrow her homework so he could get the questions, so she did. As Mr. Daves walked by, Tyler tried to cover up, but he lifted the girl's homework and continued teaching the class. When it was over, he called both students up and gave them both zeros on their homework. Fact is, Tyler knew the answers, but had just been too lazy to get the questions. So he, and his friend, had to pay the price. I felt bad for the friend, but I understood it completely.

Mr. Daves had very high expectations of his students, so he pushed them harder. He made some students mad along the way. However, in the end he became one of Tyler's all-time favorite teachers, and one he respected deeply.

If your financial advisor sometimes tells you news you'd rather not hear, just know he's not having any fun either. But he is telling you things he knows you should hear. A really good advisor won't just call you when things are going well, he'll call you regardless. If you have a financial advisor that you only get good news from, you may not have the right financial advisor.