

# Herald-Journal

## Noel Swain: When you Jump, take an experienced Skydiver with you

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We got all suited up and Noelle asked me, “dad, are you ready to go?” This was HER idea, not mine.

She had wanted to skydive for her entire adult life, but had yet to do it. So, not wanting to be shown up by my own daughter, I had agreed to jump with her. She had also talked her brother and my 18 year old grandson into taking the dive. So as I was sitting on the floor of the airplane flying at 8500 feet, with my legs dangling out the door, I started getting butterflies, big ones. Then I felt a push from behind and we (me and the experienced skydiver strapped to my back) fell forward. WOW, what a feeling of pure fright and exhilaration. As we fell I became more comfortable. After the parachute was deployed things got really quiet and peaceful. As my diver and I were coming up on a couple of clouds he asked me if I’d ever done any ‘cloud sitting.’ I said, no, but I’d always wanted to. As we got closer to the ground he guided the parachute to almost a full stop and we gently touched down. What a ride!

Would I have wanted to try that jump by myself? Nope! The guy jumping with me had over 6000 tandem jumps to his credit. If he’d messed up even one of them he wouldn’t have been there to jump with me. His knowledge and experience gave me the courage and confidence I needed to jump out of a perfectly good airplane with a reasonable expectation of living to tell about it.

I imagine that people who have never invested may get the same type of feeling that I had about skydiving. I had never done it. It looked dangerous. And I had a lot to lose if it didn’t go well. I know if I had tried to do it by myself without any training the results would have probably been pretty bad.

But I didn’t have to jump by myself. And I didn’t have to go through long hours of arduous training. I was attached to someone I could count on to deliver me back to earth in one piece. I hired someone already trained and experienced through whom I could have the sensation of skydiving. It cost me more than jumping by myself, however it kept me safe.

That’s how I see a financial advisor’s role with his clients. He should be there to help his clients understand how the recommended investments work. He should conduct the planning, select the appropriate investments and be willing to take the time necessary to give his clients the comfort they need to invest with confidence. The client should, in turn, take the time to vet the advisor. He should make sure the advisor is honest, knowledgeable, non-biased and experienced.

Knowing that the skydiver attached to my back had 6000 successful tandem jumps gave me the confidence I needed. If you don’t have enough experience investing, you should look for an experienced advisor that will instill in you the confidence you need.