

## *The thrill of victory, the agony of defeat – why your thoughts determine the outcome*

*By Gary Klaben*

Super Bowl 50's victor, the Denver Broncos, shocked their opponent, the Carolina Panthers with their overwhelming defense by knocking Cam Newton and his offense off kilter all night. A hard game to watch if you are a Panthers fan.

Even more telling was Cam Newton's demeanor at the post-game interview where he appeared sullen, dejected and disappointed. His season stats were phenomenal, making him the MVP for the league. He had the kind of season that defines a whole new way to effectively quarterback a team.

One game. One bad result. This could haunt him for a while.

The real question is, was this a single event that defines him and his team or just a bad game?

Football games and sporting events are a glimpse into the microcosm of what it is to live life each and every day. It is why sports franchises have such raving fans. The highs are higher and the lows are lower.

The NFL played with this concept by putting forth in several ads during the Super Bowl how nine months after a super bowl there is a spike in births in the cities that win the Super Bowl. Very clever positioning by the NFL and a true insight into our true human nature.

But, before I wander too far afield into the world of football consider how other events affect your frame of mind.

Oh, yes, we've been told on countless occasions that we control our thoughts and our frame of mind. And, we can turn on positive thoughts and somehow magically ignore our world that may appear to be crashing all around us.

Well, yes we can...

Thought is an inside out thing.

**We can decide to change** our thoughts at any time. We do have a free will. As adults we have lived long enough to have experienced most events of an emotional, physical, social and

spiritual nature. Some of us more than others. You would suppose we are experts at controlling our thoughts.

Those thoughts lead to actions, resulting either in good or bad results. You would think we would have learned to react to negative situations not of our making with cool, collected thought. Many times this isn't what happens.

Let's take a look at history.

**History is a great teacher.** It does repeat itself and plays out in similar patterns based on our universal human behavior. It's the technology at the time, the societal norms and the lack of knowledge and understanding that are wildcards.

Take battle deaths. Our hunter gatherer forefathers who lived in communities of under 250 people experienced between 20% and 50% mortality just from battle deaths.

In the 19th and 20th centuries non-state people experienced





*"Think this is bad? You should see the inside of my head."*

250 to 1,000 battle deaths per 100,000 people, per year. Whereas states (US, Germany, Japan, Russia) experienced collectively under 50 battle deaths per 100,000 people, per year.

For the past 60 years the number of battle deaths per conflict (interstate and civil) per year has dropped from just over 60,000 to less than 5,000 annually in the 2000's. The world is becoming a safer place, at least as measured by battle deaths.

Torture, execution, lynching, homicide and rape have also tracked downward as our local communities have become safer.

In the past 30 years, deaths from natural disasters have plummeted due to advanced warning from satellites and other advanced imagery

technology. Of course, before I checked this out I had the impression from the news that it has only gotten worse in the last few years.

An interesting statistic is the number of democracies today as compared to 1776 when our founding fathers tried out the noble experiment of democracy. Since then 90 plus nations have embraced democratic governments. Since 1970 authoritarian regimes and dictatorships have dropped from around 90 to under 30 in 2010.

Today, democracies far outweigh autocratic states.

**Sometimes we need the facts** when dealing with the 24/7, 365-day onslaught of "news." The news is tilted toward a preponderance of negative stories.

If we travel back to Super Bowl I when the Green Bay Packers beat the Kansas City Chiefs 35-10, I doubt there was a close-up HD video showing every micro expression of Len Dawson, the Chief's quarterback, explaining the loss that day.

Times have truly changed. Negative events are highlighted, discussed ad nauseam accompanied with detailed video from hand-held cellphone cameras, interviews with emotionally distraught individuals and repeated until the next negative news event takes over and the cycle begins again.

ISIS is a threat. A real credible threat based on an ideology that most consider repressive, vile and unsustainable by any peoples who embrace basic freedoms and a democratic way of life. But ... it is over reported and a serious threat to be eliminated.

Over the past several years I've noticed more and more very credible, successful people, eliminating the main media news feeds completely from their lives. They are pin pointedly consuming information news that helps them be aware, be educated and achieve the results they're focused on.

This all leads back to controlling our thoughts. From the inside. However, we can't view

the world through rose-colored glasses with a Pollyanna view.

We need real facts, real figures, real news stories to help us decide what to do with our money.

Recently, the gloom and doom newsletter writers are picking up steam. The stock market has been in negative territory, not a bear market, but dancing around the edges.

We all ask ourselves, is there another great recession on the horizon? Well, the facts don't quite jibe with that scenario, but one never knows when the next recession will occur.

Will it be another typical bear market showing up like the ones we've experienced in the normal business cycles we've been used to over the past 70 years? Hard to say.

**But, these are not the questions** to ask ourselves. The real question to ask yourself is, do you own assets that have real value?

Remember how Warren Buffet was chided as the outdated, irrelevant value investor back in the late 1990's. That value was dead and the new tech and dot com world was the future. Dream on. Value is value.

Another important question is, can you weather a bear market

and its accompanying economy for one, two or three years? This is a very important question, especially if you are retired.

Finally, can you look into your crystal ball and decide on the right time to get out of the market and into cash then jump back into the market when the financial storm passes? Many have tried, few succeed at this very tricky maneuver.

We live in a thriving democracy with free markets and a strong rule of law. We hold valuable assets during a time in

*Drag your thoughts away from your troubles... by the ears, by the heels, or any other way you can manage it.*

*-MARK TWAIN*

history when war, disease, civil unrest are at the lowest in history while a greater number of state democracies exist along with safer local communities. Why would we be concerned with financial Armageddon?

**Give me just one hour** and I can easily watch and read enough negative financial news to feel strongly about selling my portfolio, my house, my vehicles and put everything in gold living in a cabin in Montana with enough fire power to command a small army.

Hey, I know you thought about this, maybe for just a moment back in; October, 2008 or 9/11/2001 or Black Monday, October 1987 (Dow dropped 22%) or Kennedy's assassination or way back, for those of you who still remember, on December 7, 1941 when Pearl Harbor was attacked by the Japanese.

My point is, we have horrible national events that occur along with bad community, family and personal events. Most are recoverable and not long lasting.

It wasn't long ago when news commentators and prognosticators proclaimed in March 2009, at the low of the stock market during the great recession, that it would not recover for another decade or two. In March 2012 it actually hit an all-time high, just three years later.

No facts, no history, therefore no credible arguments.

According to legend a major newspaper prematurely printed Mark Twain's obituary. When Twain learned of this from a

reporter he responded, “The reports of my death are greatly exaggerated.”

We assume life has ended as we know it.

**Meanwhile, the world is improving,** not everywhere and not everything, but overall improvement.

It’s not in a straight line. We take steps backward (Cam Newton and Len Dawson). We take steps forward.

Look, everything we do at our firm is about helping individuals and families make smart decisions about their money. The tough part of our business is helping you control your thoughts so that you make good, solid, thoughtful decisions ultimately ending up with good results.

Progress, not perfection.

Football, life, communities, nations and the world sometimes seem on the precipice of disaster.

The precipice is many times more than we make it out to be. Others are there to support us. We are not in this alone feeling cold, dejected, frustrated, angry and powerless. That may just be our normal reaction to a big BANG in our life.

It’s what we do the moment after that really matters. And that is precisely about dealing with our thoughts.

It has always been an inside out thing.

---

See more info at [CoyleFinancial.com](http://CoyleFinancial.com)

---



Gary W. Klaben



Edward J. Kelly, Jr



Kevin T. Coyle

*This newsletter is designed to provide our friends and clients with information regarding the various subject matters covered. It is not designed to take the place of legal, accounting, or other professional advice. If expert assistance is required, the services of a competent professional should be sought.*

---

Coyle Financial Counsel, Inc ~ *Helping families grow and simplify their wealth*

2700 Patriot Blvd., Suite 440, Glenview, IL 60026  
847 441-5644 | toll free 800 480-7913 | fax 847 441-5258 | [CoyleFinancial.com](http://CoyleFinancial.com)  
© 2016 Coyle Financial Counsel, LLC