

When Every Day is a Stressful Day

The global pandemic has caused vast numbers of people to live under varying levels of stress going on 12 months now. We all know that some stress is good, but this stress caused by uncertainty, loss of community and disruption of routine is not. Adding additional stressful life events on top of the pandemic makes it hard to cope. According to scientists the adverse effects of the pandemic on cognitive thinking approximate major life transitions such as divorce, death of a spouse or partner, retirement, a financial windfall, and work transitions such as a layoff. Scientists are studying this and are observing measurable drops in individuals' cognitive functioning. Studies show that we feel a varying level of degradation in our ability to reason and understand and have significant mental distractions. Who among us has not experienced this? The jokes asking, "What day is it?" And the answer "Day -Day" about every day of the week being the same and "Today's Weather – Room Temperature" resonate because we are all experiencing these feelings. Joking about it is, of course also a way to cope.



Acknowledging the pressure on our mental health is a start as is the understanding that others are experiencing seemingly the same stressors differently. It turns out that focusing on the big picture and not getting lost in the weeds is good for us. Re-centering oneself frequently also helps. Scientists will tell us this is comforting and healthy. As bad as this pandemic is especially for some, for most of us it is not as bad as historical challenges experienced by our ancestors or even a number of relatively recent historical events. The Great Depression comes to mind as does the death toll of the flu pandemic of 1918, and the HIV/AIDS epidemic.

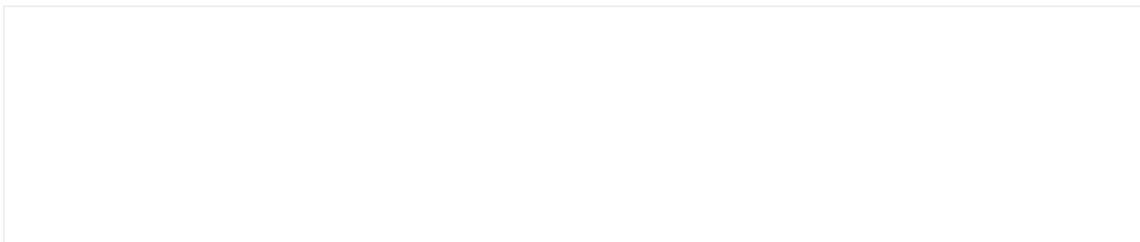
You are not alone. Here are some additional items to help you cope:

- Focus on your long-term goals and accomplishments.
- Consider updating your financial plan.
- Establish routines at home that mimic those at the office, gym, volunteer work or other pre-COVID-19 activities.
- Maintain contact with regular Zoom calls with family, friends, and business associates.
- Continue to volunteer however you can.
- Use the changes you are experiencing to start something new, gardening, writing, puzzle solving, and cooking are all positive occupations.
- Avoid big decisions.
- Get help, Harbor staff is available to talk through the stress and impulse to react to external events.

Harbor staff are strategic planners by nature, we know you and have the experience and tools available to assist with decision making, goal setting and help keep the focus on what is important to you and your loved ones. Contact your team for questions.

Happy 2021!

Elyse



world. It may at times, also invest in dividend-paying stocks. Its primary objective is to seek a high level of income, with long-term capital appreciation as its secondary objective. The portfolio is actively managed and is primarily comprised of domestic corporate bonds, asset-backed securities, collateralized mortgage obligations, bank loans and cash. The fund tracks the Bloomberg Barclays U.S. Universal Index. Morningstar gives this fund a 5-star rating and it carries an expense ratio of 0.60%, which is below average for its peer group.

Jennifer Baham

Harris win as a positive catalyst for future values, with hopes for additional stimulus as well as policy stability.

The second and probably more impactful factor was the approval of the Pfizer and Moderna vaccines. The news of their approval, high effectiveness and initial distribution plans were a welcome sigh of relief for future economic pressure.

These two events propelled the indices higher. The S&P 500 increased 11.69%, outpaced by the Russell 2000 which posted an astonishing gain of 30.99% during the quarter. The MSCI EAFE returned 15.75% and bonds gained 0.67%.

Megan Miller



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Women & Finance

1974: Congress passes the Equal Credit Opportunity Act, which includes a ban on the banking requirement that women have a male co-signer on applications for credit and loans.





Staff Spotlight - Jennifer Baham - Harbor Wealth Management

This year we are doing a Staff Spotlight series on each of the Harbor staff. We will get up close and personal and have some fun with our Q & A's. Jennifer Baham has been with Harbor since 2015. What is the one thing you...

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Do you know someone looking for a financial planner? **Emily Lucero, CFP** shares some key questions to ask when looking to hire a financial planner.

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HARBOR HAPPENINGS

In support of the various governmental guidelines to combat the spread of the COVID-19 virus, **Harbor is working remotely**, and our office is closed. We can still be reached at our individual email

addresses and our main phone number or direct staff phone lines. When it has been established that we are safe to reopen our office, we will send out a communication. If you have any questions, please feel free to reach out to us. We wish all our clients and partners well during this challenging time.

Say
Hello!



2021 Office Closures

Our office is closed on the following New York Stock Exchange holidays in 2021: February 15, President's Day; May 31, Memorial Day; July 5, Independence Day (observed); September 6, Labor Day; November 25, Thanksgiving Day; November 26, half day; December 24, Christmas Eve.

Securities Offered through Schwab Institutional. Member FINRA and SIPC.

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