



## Perspectives

October 2025

*“It is a narrow mind which cannot look at a subject from various points of view.”*

*— George Eliot (Mary Ann Evans)*

I’ve been writing this monthly newsletter for well over 20 years now. I must admit to pride of authorship periodically (sometimes not so much), and I certainly do enjoy writing. Over this time I’ve learned I am a better and more informed person by listening to other people’s perspectives - even if, or maybe especially if, they don’t align with mine. Accordingly, I decided to use this month’s newsletter to publish a few perspectives from other people, some of whom I may or may not agree with politically or otherwise, but I have found other people’s perspectives always add food for thought... I hope you do to.

The first perspective is from Andrew Tait who said, “I’m a factory worker, a farmer, and a father of two girls, one still in diapers. I get up before the sun, and most days I don’t sit down until after it’s gone. My partner Hannah and I raise our girls on a small farm in the Valley. She works full-time too, though nobody calls it that. She’s a caregiver, a homemaker, a livestock handler, and a mother. She doesn’t get a paycheck. She doesn’t get a break. She doesn’t get counted.”

“We’ve stayed unmarried, not because we don’t love each other, but because getting married would kick my partner and our daughters off the Medicaid that keeps them healthy. My employer offers insurance, sure, but only if I pay nearly as much as our mortgage. I can’t, so we stay as we are: in love but locked out. I’m not ashamed of our life. It’s honest work, and it’s full of love. However, I am ashamed that in a country as wealthy as ours, people like us are left out in the cold.

I’m not writing this as a Democrat or a Republican. I’m writing this as a man watching families like mine wear themselves thin, working hard, doing the right things, and still falling behind. This isn’t about red or blue. It’s about the fact that we’re being divided against each other while both sides forget that real Americans bleed the same when the cost of insulin triples or the cost of groceries goes up again. You shouldn’t be able to carry a hundred dollars’ worth of groceries in two hands.

I don’t want handouts; I want fairness. I don’t want politics; I want policy that works. I don’t want a revolution of violence. I want a revolution of responsibility, one where we take care of each other, where people can raise a family without choosing between groceries and medicine, and where love doesn’t have to take a back seat to red tape. We’re not enemies. We’re neighbors. We’re parents, workers, and caretakers. And it’s time we start acting like it.”

The next perspective is from a young man who believed in active debate and courteous freedom of expression. He said, “when people stop talking, really bad stuff starts. When marriages stop

talking, divorce happens. When civilizations stop talking, civil war ensues. When you stop having a human connection with someone you disagree with, it becomes a lot easier to want to commit violence against that group. What we as a culture have to get back to is being able to have a reasonable disagreement where violence is not an option.”

I left out Charlie Kirk’s name (author of the above quote) so you could first read the quote without a potential opinion of the speaker. Quite frankly, too many friends, both red and blue, have missed the inherent goodness of the words above due to their opinion of the speaker. But when you strip away bias or opinion, it’s easier to let the words simply stand on their own. And I think we all can agree that in the United States of America no one should be killed for simply speaking their mind.

Speaking of the U.S.A., I’d like to end this short list of perspectives (knowing full well that we could fill a large book with other good and legitimate opinions and perspectives) with a few lines from James Madison in Federalist Paper #51, wherein he stated, “[W]hat is government itself, but the greatest of all reflections on human nature? If men were angels, no government would be necessary. If angels were to govern men, neither external nor internal controls on government would be necessary. In framing a government which is to be administered by men over men, the great difficulty lies in this: you must first enable the government to control the governed; and in the next place oblige it to control itself. It is [also] of great importance in a republic not only to guard the society against the oppression of its rulers, but to guard one part of the society against the injustice of the other part.”

What does this have to do with finance? Well, just as we believe that asset management is only a piece of your overall financial puzzle, we also strongly believe that one’s perspective on personal finance is but a piece of a much broader and pertinent perspective on your world. In my mind, it also highlights the discord that is being experienced by most people domestically and abroad, and it does challenge my intellect to have a stock market run-up uninterrupted for so long when we seemingly have so many fiscal and political problems at hand. Please do not misunderstand, we are not saying the markets are going to fall apart. In fact, we think there may be more of a chance of a melt-up than melt-down in the near term. But in this interconnected world, eventually the weaker parts of an innately human system may infect the stronger parts of that same system. And if our minds are too narrow and focused on only one perspective, we will most likely be surprised when things don’t go our way. Which is why we so often preach that you should always prepare for good times and bad *in* good times and bad.

Thanks so much for your friendship and trust, and have a great start to your Fall!

*R. Timothy Curran, JD, CFP®*

tcurran@lpl.com      Direct 704.499-9703

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