

# THE UNEXPECTED WAYS YOUR BRAIN IS AFFECTED BY MONEY



Back in the 1980s there was an anti-drug TV ad which started with a close-up of butter sizzling in a frying pan. The voiceover says, “This is drugs.” An egg drops into the butter and begins frying. The voiceover says, “This is your brain on drugs. Any questions?”<sup>1</sup>

Whether or not the spot deterred addiction is up for debate. At least it was memorable.

Now research is suggesting that a similar public service announcement could be made about the dangers of your brain “on money.”

## **Just Like Cocaine**

In the late 90s, the National Institutes of Health conducted brain scans of cocaine addicts high on their drug of choice. As expected, they experienced heightened brain activation in the nucleus accumbens, a part of the brain associated with reward, pleasure, motivation, and addiction.<sup>2</sup>

But what was surprising was when the researchers compared those scans with ones of game players who were about to make money. The brain activity in both was almost indistinguishable. In other words, thinking that you’re gaining wealth causes brain chemicals similar to an irrational, addictive reaction.

## **The Pain Of Loss**

On the other hand, losing money, or at least feeling like we got a bad deal can give any of us that unpleasant feeling in the pit of our stomachs. There’s a physical reason for this.

In another study, participants had their brains scanned when they were offered an unfair financial proposal. This situation activated the part of the brain known as the anterior insula, the region associated with anxiety, pain, and hunger. This region has “spindle cells” that are commonly found in the digestive system.<sup>3</sup>

As financial journalist Jason Zweig observes in his book *Your Money and Your Brain*, “When

you get a 'gut feeling' that an investment has gone sour, you might not be imagining. The spindle cells in your insula may be firing in sync with your churning stomach."

The elation of gains and fear of losses can both create powerful emotions that seem completely rational to act upon in the moment.

### **The Role Of An Advisor**

Unlike recreational drugs, you can't simply quit using money. You need it to live on throughout both your working years and during retirement. The elation of gains and fear of losses can both create powerful emotions that seem completely rational to act upon in the moment. This is why working with us can be so important. While we are experts in helping you plan your investing, we are also experienced in helping people through the irrational emotions that gaining or losing money can cause.

We can help you stay on track toward your saving, investing and retirement goals when your instincts are tempting you to make financial decisions that are not in your best interest.

Have a great weekend!

Source: Efficient Advisors

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## **Golf Tip of the Week**



### **Mastering the Downhill Putt**

How do you successfully play those challenging greens, the ones that are hilly or fast?

Picture this: Your ball lands on an elevated portion of a green 12 feet from the hole. You tap the ball with your usual force. The hill takes over, adding momentum, and your ball goes sailing past the hole another 10 feet.

Professional golfer Tom Watson has a few tips that may save your day.

He said he practices on a flat green by tapping the ball hard enough to send it only about an inch. The exercise helps the golfer get acquainted with the light touch.

The world's best golfers have said the secret to managing the challenging greens is to master distance control.

"Hitting a putt as softly as possible takes practice," Watson said.

Players should also practice hitting 30-foot shots from areas both uphill and downhill from holes. The exercise instills a sense of feel in the degree of impact required for different putts.

Varying putt lengths during practice, Watson says, also gives players a better understanding of how the ball rolls on different greens and reinforces how much force is needed for downhill putts. The exercise also helps golfers learn how to avoid those embarrassing occasions when the ball rolls off the green.

Watson said players should learn to maintain a constant grip pressure for the different distance shots.

Golfers should also reduce the putt force if they anticipate the ball rolling in another direction on a hilly green. Watson said balls will usually break more than many players expect.

Tip adapted from Golf Magazine<sup>i</sup>

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## Recipe of the Week



### Flourless Fudge Cake

Yields 12

#### Ingredients:

1 cup (2 sticks) unsalted butter, plus more for pan  
8 ounces bittersweet chocolate, chopped  
1¼ cup sugar  
6 large eggs  
1 teaspoon pure almond extract  
1 cup unsweetened cocoa powder, plus more for dusting  
Whipped cream, for serving

#### Directions:

1. Heat the oven to 350°F. Lightly grease and lay parchment in 9-inch springform pan.
2. Melt butter and chocolate in medium saucepan on medium-low, stirring until it is combined.
3. Cool slightly after removing from heat, 5 minutes.
4. Mix in sugar and combine.
5. Mix in eggs, 1 at a time.
6. Add almond extract and cocoa powder, and mix until smooth.
7. Put batter in the prepared pan. Bake the mix until it is set in the center, 25-28 minutes.
8. Cool the cake in the pan on a wire rack, 10 minutes.
9. Remove the cake from the pan to let it cool completely.
10. Sprinkle cocoa dust and serve with whipped cream.

Recipe adapted from Good Housekeeping<sup>ii</sup>

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## Health Tip of the Week



### How to Stay Healthy While Traveling Overseas

You've carefully planned your overseas vacation. You know where you want to visit. You know what sights you want to see. You know whom you want to see. And you know where you will be staying.

The only unknown factor in the equation is your health. How do you plan on staying healthy and what precautions are you taking to stay in top shape?

Here are some questions you should ask before crossing the pond:

- Do you need to get any vaccines or take along any medicines?
- Will the food and water be safe in the country?
- Will you be able to get medicine during your trip?
- What will you do if you get sick while traveling?
- Are you at risk for certain health conditions?

Tip adapted from the U.S. Department of Health and Human Service's Office of Disease Prevention and Health Promotion<sup>iii</sup>

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1. <http://go.efficientadvisors.com/e/91522/watch-v-dk9XY8Nrs0A/5hk2sh/446967218>
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<sup>i</sup> <https://www.golfdigest.com/story/tom-watson-master-the-downhill-putt>

<sup>ii</sup> <https://www.goodhousekeeping.com/food-recipes/dessert/a48194/flourless-fudge-cake-recipe/>

<sup>iii</sup> [https://healthfinder.gov/HealthTopics/Category/everyday-healthy-living/safety/stay-healthy-when-you-travel#the-basics\\_1](https://healthfinder.gov/HealthTopics/Category/everyday-healthy-living/safety/stay-healthy-when-you-travel#the-basics_1)