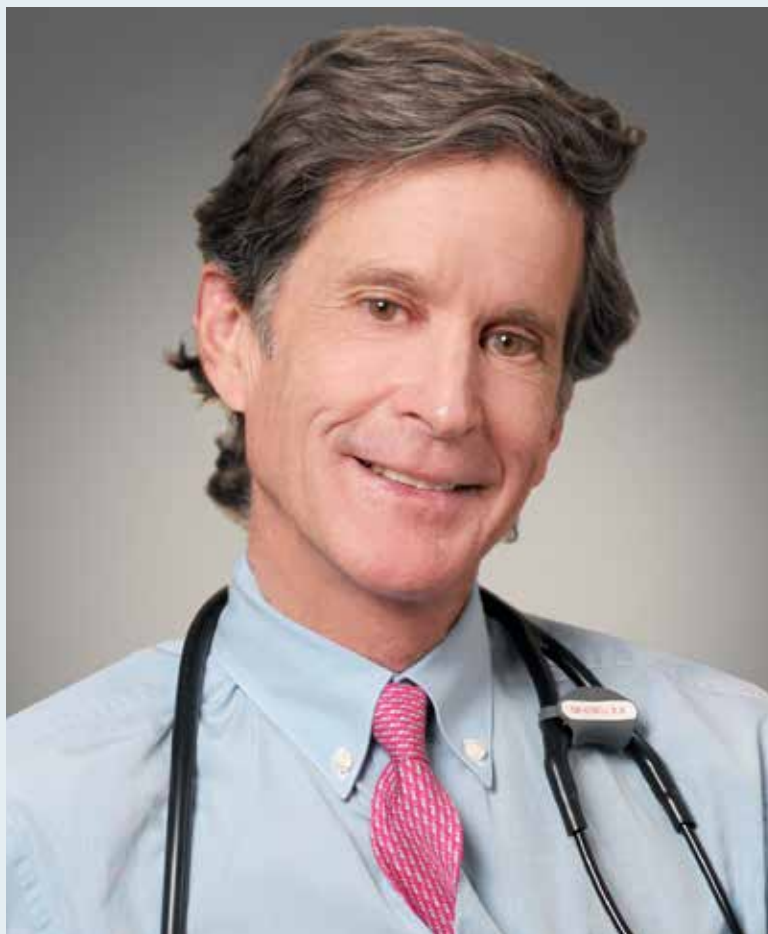




# THE FORUM

May/June 2025 • Volume 24, No. 3 • The Official Magazine of Collier County Medical Society

## CCMS to Honor Dr. Rolando Rivera and Dr. Robert Tober



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## CALENDAR OF EVENTS

Register at [www.ccmsonline.org](http://www.ccmsonline.org) or call (239) 435-7727

Saturday, June 14, 6:30pm

**CCMS 68th Annual Meeting**

Arthrex One Conference Center

*Open to the public*

*Support opportunities at [ccmsonline.org](http://ccmsonline.org)*

Friday, June 20, 5:30pm

**CCMS After 5 Social & CCMS Alliance Night Out**

*Welcome NCH Residents*

Location TBD

Wednesday, July 16, 5:30pm

**CCMS After 5 Social**

Northwestern Medicine Naples Primary Care

Friday, July 25 - Sunday, July 27, 2025

**FMA Annual Meeting**

Hyatt Regency Orlando

*Register at [flmedical.org](http://flmedical.org)*

Thursday, August 7, 6pm

**CCMS After 5 Social**

**with Collier County Dental Assoc.**

Location TBD

Friday, September 12, 6pm

**CCMS After 5 Social**

Blue Martini Lounge

Thursday, September 18, 6pm

**CCMS Women Physicians Social**

Seasons 52

Saturday, September 27, 8am

**Foundation of CCMS "Docs & Duffers"**

**Charity Golf Tournament**

Bonita Bay Club Naples

*Support opportunities at [ccmsonline.org](http://ccmsonline.org)*

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## CCMS Physician Directory Deadlines



Ad reservations for the 2025-26 Physician Directory are due **May 12th** to reach your healthcare audience and members of the public across SWFL. Download order forms at [ccmsonline.org/support](http://ccmsonline.org/support). Practicing CCMS members who are current with their dues as of **May 30th** receive a free listing in the Directory. To update your listing and/or photo, email [info@ccmsonline.org](mailto:info@ccmsonline.org) by May 30th. Members can verify their current information on file at [ccmsonline.org/find-a-doctor](http://ccmsonline.org/find-a-doctor).

## Submit a Resolution for FMA Annual Meeting

CCMS members are invited to submit your resolutions for the 2025 FMA Annual Meeting to the CCMS Board for consideration. The board will co-sponsor and forward to the FMA House of Delegates all resolutions that are in the best interests of CCMS members and their patients. To submit a resolution to the CCMS board, email your resolution to [april@ccmsonline.org](mailto:april@ccmsonline.org) by May 19th, in time for review and inclusion in the FMA Annual Meeting Handbook Addendum. For details visit <https://conta.cc/4ijztK2>.

## CCMS Board of Directors 2024-2025

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Views and opinions expressed in The Forum are those of the authors and are not necessarily those of the Collier County Medical Society's Board of Directors, staff or advertisers. Copy deadline for editorial and advertising submission is the 15th of the month preceding publication. The editorial staff of The Forum reserves the right to edit or reject any submission.



# MEMBER NEWS

## New Members:



### Amanda Barrial, MD

Physical Medicine & Rehabilitation  
Collier Rehab MD LLC  
2338 Immokalee Rd, Naples, FL 34110  
Phone: (239) 919-4342 Fax: (239) 919-4342



### Ajai K Nemani, MD

Jaffe Sports Medicine  
150 Tamiami Trl Ste 1, Naples, FL 34102  
Phone: (239) 331-8551 Fax: (855) 959-1692  
Board Certified: Pain Medicine; Anesthesiology



### Soltana Kuliyeveva, MD

Naples Concierge Healthcare  
700 2nd Ave N #305, Naples, FL 34102  
Phone: (239) 690-6286 Fax: (833) 956-2893  
Board Certified: Internal Medicine

## Reinstated:

### Nicole N Costello, MD

Gulfshore Concierge Medicine  
1350 Tamiami Trl N Ste 102, Naples, FL 34102  
Phone: (239) 444-8145 Fax: (239) 444-8145  
Board Certified: Family Medicine

### Gregory B Rubin, DO

Neuroscience and Spine Associates, PL Ortho Collier  
1250 Pine Ridge Rd Ste 202, Naples, FL 34108  
7273 Vanderbilt Beach Rd Ste 33, Naples, FL 34119  
Phone: (239) 325-1135 Fax: (239) 325-1205  
Board Certified: Sports Medicine; Internal Medicine

### Ernest Wu, MD

The Woodruff Institute  
1333 3rd Ave S Ste 201, Naples, FL 34102  
Phone: (239) 307-4605 Fax: (239) 307-4664  
Board Certified: Dermatopathology; Pathology - Anatomic/  
Pathology - Clinical

## Practice Updates:

### Jeffrey L Craig, MD

### Stephen C Karem MD

New Address: 82 9th St S Unit 103, Naples, FL 34102

### Graciela R Garton, MD

### Todd A Pezzi, MD

### Sonal Sura, MD

Joined Practice: Inspire Oncology  
1775 Davis Blvd, Naples, FL 34102  
Phone: (239) 372-2838 Fax: (239) 372-2839

### Laura Chang Kit, MD

### Harold Tsai, MD

### Paulos Yohannes, MD

Joined Practice: Precision Healthcare Specialists  
6376 Pine Ridge Road Ste 460, Naples, FL 34119  
Phone: (239) 597-4440 Fax: (239) 597-4441

### Lisette Delgado Sanchez, MD

### William M Figlesthaller, MD

### Marc D Laufe, MD

### Bruce G Roy, MD

Joined Practice: Precision Healthcare Specialists  
(Locations remain the same)

### F Michael Gloth, MD

Geriatric Medicine  
AMDG Naples 100 Senior Concierge & Consulting  
New Address: 733 Palm View Dr E1, Naples, FL 34110  
New Phone: (239) 734-0810  
Board Certifications: Geriatrics; Internal Medicine

### E Richard Grieco, MD

Retired

### David R Wilkinson, MD

Added Location: 400 8th St N, Naples FL 34102

## 2025 RCC Cards



CCMS Members receive special \$10 pricing on the 2025 RCC Card, which provides discounts at restaurants and merchants. Order a card at [ccmsonline.org/membership](http://ccmsonline.org/membership) or call CCMS at 239-435-7727. Cards will be mailed to the office address on file unless otherwise specified.

## Calling all Physicians with Talent!



This year's Physicians' Community Talent Show is officially set for Sunday, November 16th at the Sugden Community Theater in downtown Naples, Reception 3:30 - 5pm and Performance 5 - 7pm. This year, we are proud to support the Foundation of CCMS and Cancer Alliance Network (CAN) as our beneficiaries. To volunteer as a performer, fundraiser, or event staff, please contact Dr. Rebecca Smith at [Rebecca.Smith2@nchmd.org](mailto:Rebecca.Smith2@nchmd.org) and/or Dr. Erik Hiester at [erik@hiester.org](mailto:erik@hiester.org).



## A Message from the CCMS President

Zubin Pachori, M.D., Board President



We have reached the end of another busy “season” in Collier County, and I hope you all have some downtime planned for this spring or summer to recoup from the demands we face with the influx of visitors, snowbirds, and patients during the winter months. A reminder that the CCMS Physician Wellness Program is available to members for

up to 6 confidential, complimentary sessions per year with a psychologist to discuss any matters that are important to you, including how to manage stress. Visit [ccmsonline.org/physician-wellness](http://ccmsonline.org/physician-wellness) to learn more.

CCMS has also come to the end of another fiscal year on March 31<sup>st</sup>. Tentatively, the numbers show that we added to our reserves to ensure that we have the funds needed for a rainy day. We also ended the fiscal year with over 775 members on the roster, though at the time of writing this, approximately 30 of those members have yet to renew their dues for 2025. I strongly encourage those who have not renewed to consider rejoining, and please do so by May 30<sup>th</sup> to be included in the next Physician Directory.

Legislative activity in Florida related to healthcare has been somewhat chaotic this year. CCMS, with our partners at the Florida Medical Association, is committed to representing physicians and patients with these challenges, including scope of practice, intrusion on the physician-patient relationship, tort concerns, administrative burdens, and more. The session is currently ongoing and could even be extended this year, so more news to come.

CCMS also regularly meets with our Collier County Commissioners. The primary issues we discussed this spring include emergency medical services, behavioral healthcare, public safety, and workforce housing. And speaking of workforce housing, Collier County has resources to help connect potential homebuyers/renters to area housing and to secure assistance with loans. Visit [colliercountyhousing.com/i-need-housing](http://colliercountyhousing.com/i-need-housing) for more details.

Be on the lookout for the CCMS e-newsletter every other Thursday, or possible email blast alerts, for news on legislative activity. And if you have not already, please consider a \$100 contribution to the CCMS Political Action Committee (PAC) for 2025. The PAC helps support medicine-friendly candidates for office who can represent our medical community. Visit [ccmsonline.org/advocacy](http://ccmsonline.org/advocacy) for details.

Much of the advocacy efforts from the FMA on our behalf are guided by policy set at the FMA Annual Meeting each summer. Your FMA delegation from CCMS is preparing to attend this year’s meeting, July 25-27 in Orlando. There is still time to submit your resolution proposal for the FMA Annual Meeting to the CCMS Board for consideration. Successful resolutions can add to or change FMA policies. Email your resolution to [april@ccmsonline.org](mailto:april@ccmsonline.org) by May 19<sup>th</sup>.

This year, Dr. Jose Baez will lead our delegation to the FMA. I pass the baton to Dr. Baez on June 14<sup>th</sup> at the CCMS Annual Meeting, where he will be installed as the 2025-26 CCMS President along with our new Board of Directors. We will also recognize Dr. Robert Tober with the CCMS Lifetime Achievement Award for his many efforts on behalf of our community over the years, particularly as Collier County’s EMS medical director. Dr. Rolando Rivera, chair of the Foundation of CCMS, will be honored as the 2025 CCMS Physician of the Year, for going above and beyond as a physician and community leader. I hope to see many of you in attendance.

I also encourage you to support our Foundation, which provides scholarships to future medical professionals and funding to local healthcare programs in need. You can participate in their annual “Docs & Duffers” charity golf tournament and raffle on September 27<sup>th</sup>, either as a sponsor, golfer, prize donor, raffle entrant, and/or an attendee at the awards luncheon. I have been fortunate to attend this popular fundraiser almost every year, and I know many of us look forward to it each fall.

Another opportunity to support the Foundation of CCMS is through the bi-annual Physicians’ Community Talent Show. The Show returns this year on November 16<sup>th</sup>, not only to benefit our Foundation but also the Cancer Alliance of Naples. To volunteer as a performer, fundraiser, or event staff, please contact Dr. Rebecca Smith at [Rebecca.Smith2@nchmd.org](mailto:Rebecca.Smith2@nchmd.org) and/or Dr. Erik Hiester at [erik@hiester.org](mailto:erik@hiester.org). Stay tuned for details on tickets later this summer.

Finally, congratulations to the members of the CCMS Women’s Health Forum committee, the CCMS member speakers, all our event supporters, and CCMS staff April Donahue and Nancy Wood, along with their hard-working volunteers, for another successful Women’s Health Forum on April 5<sup>th</sup>. This annual event is an incredible service to our community, providing free healthcare education to approximately 300 members of the public. To participate in 2026, stay tuned for email updates this fall.

## CCMS to Present Member Awards at Annual Meeting

Collier County Medical Society

CCMS is pleased to announce the recognition of these physician members at its 68th Annual Meeting & Installation of Officers on June 14th, Arthrex One Conference Center. Interested attendees can register for the event at [ccmsonline.org/events](http://ccmsonline.org/events), or by contacting CCMS: (239) 435-7727 or [info@ccmsonline.org](mailto:info@ccmsonline.org). Sponsorships are also available, please contact CCMS for details.

### Dr. Rolando Rivera, CCMS Physician of the Year



Rolando Rivera, MD is the recipient of the 11th Annual CCMS Physician of the Year Award. This award honors a CCMS member who deserves special recognition for exemplary contributions to the practice of medicine and/or outstanding service to our community. Members of the Medical Society submitted nominations for the award to the CCMS Board of Directors,

who this year selected Dr. Rivera, as nominated by Dr. Rebekah Bernard.

"I'm deeply honored to receive the Physician of the Year award. This recognition is truly humbling, and I accept it on behalf of my family and the incredible team I work with every day," said Dr. Rivera. "Medicine is never a solo journey—it's built on collaboration, compassion, and continuous learning. Thank you for this meaningful acknowledgment."

Dr. Rivera is a board-certified urologist with over 20 years' experience in both male and female urologic care. He earned his medical degree from the University of Puerto Rico, followed by residency at the University of Florida, and fellowship training in Female Urology, Pelvic Surgery, and Urodynamics at the University of Miami.

Dr. Rivera, as founder and Board Chair of the Foundation of CCMS, has been instrumental in expanding its impact. In 2024, the Foundation exceeded a quarter of a million dollars in scholarships to future medical professionals over the past decade. The Foundation also surpassed \$50,000 in endowed funds in 2024, laying the groundwork for sustainable support of medical education. Under Dr. Rivera's leadership, the Foundation continues to help fund the CCMS Physician Wellness Program to address physician burnout.

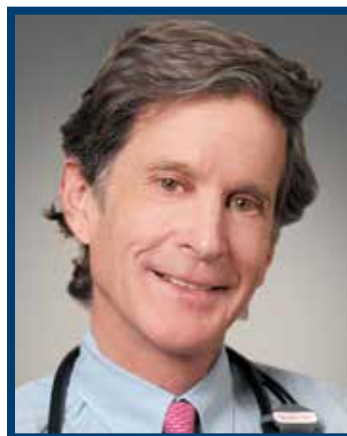
In addition, Dr. Rivera serves on the board of the Physician Led Access Network (PLAN), is a past president of CCMS, and is the Section Chief of Urology at NCH and Market President for the Advanced Urology Institute of Southwest Florida. He is a Fellow

of the American College of Surgeons, a faculty member with Teleflex/Neotect, and actively contributes to the advancement of urologic care through industry collaboration, innovation, and education.

"I have referred him patients for over 15 years and have seen firsthand the exceptional care and compassion he provides," commented Dr. Bernard in her nomination. "And I've been personally inspired by his leadership and dedication to our community."

"Celebrating physicians who go above and beyond in both their practice and community service is one of the highlights of our year," said CCMS Board President, Dr. Zubin Pachori. "Dr. Rivera, congratulations on this well-earned honor—we're thankful for your leadership, generosity, and outstanding impact on our medical community."

### Dr. Robert Tober, Lifetime Achievement Award



Robert Tober, MD is the recipient of the 2025 CCMS Lifetime Achievement Award. This award honors a CCMS member who deserves special recognition for making outstanding contributions to the practice of medicine, and displaying dedication, commitment, leadership, and excellence that spans their professional career and aligns with the CCMS mission.

Dr. Tober was selected for his decades of inspirational service as a physician, educator, public health advocate, volunteer, and visionary leader. He was nominated by his colleague at Collier County Emergency Medical Service, Dr. Douglas Lee, who described Dr. Tober's significant civic contributions and related that he "is an iconic pioneer who has demanded outstanding EMS standards and deserves honor and credit for the extraordinarily positive impact he has had on the quality of health care in Collier County."

Dr. Tober began his career at Naples Community Hospital in 1978 and cared for thousands of emergency medical patients during his two-decade tenure there, eventually serving as Chair of Emergency Medicine. Under his leadership, the Emergency Department developed the foundations of emergency medical care for heart attacks and strokes in this community. Dr. Tober also demonstrated visionary leadership as the founder of Collier County Emergency Medical Services and laid the groundwork

*Continued on page 7*



*Continued from page 6*

for what is now one of the most respected EMS programs in the region. Dr. Tober's groundbreaking initiatives have received world attention, such as pioneering the nation's first automated external defibrillators location tracking system for 911.

In addition, Dr. Tober spent 22 years volunteering at the Neighborhood Health Clinic, was named Florida EMS Medical Director of the Year twice, and served as President of the Florida College of Emergency Physicians. He has received the Florida Medical Association Roy M. Baker Award for Lifetime Achievements and the CCMS Physician of the Year Award, and the Collier County Board of Commissioners designated May 10, 2011 as Dr. Robert Boyd Tober Day. Throughout his career, he has remained a passionate advocate for public health and safety, working collaboratively with local government agencies, first responders, and community organizations.

"EMS has come a long way, from 6 ambulances, 18 paramedics and an old Vietnam Surplus helicopter to 28 ambulances and a new helicopter responding to about 45,000 calls per year," said Dr. Tober. "Our prehospital medical care remains sharp and proficient with repetitive practice, and on behalf of our emergency medical system, I thank CCMS for this honor."

"It is a privilege to recognize Dr. Tober for his lifetime of service and dedication to the advancement of emergency medicine," said CCMS Board President, Dr. Zubin Pachori. "His pioneering efforts in emergency response have saved countless lives and set a standard for excellence."





# Physician Wellness Program

## Helping You Take Care of You

### How it Works

CCMS provides you up to 6 sessions per year at no charge with doctorate-level, clinical psychologists.

- View participating psychologists at [ccmsonline.org/physician-wellness](http://ccmsonline.org/physician-wellness).
- Call the psychologists' **private appointment line, 239-208-3984** for an appointment and identify yourself as a CCMS member. Receive same-day responses during business hours or next-morning response after hours.
- See the psychologist within 72 hours to 1 week, possibly sooner for urgent needs, with evening and early morning hours potentially available.
- Use the sessions to help you overcome difficulties, tap into your natural resilience, answer questions, or simply talk.
- Participating physicians have no financial responsibility - the psychologists bill CCMS directly with de-identified data.

**Featuring confidential, convenient, cost-free access to professional psychological services for CCMS members.**

## CCMS Slate of Candidates 2025-2026

Collier County Medical Society

The Collier County Medical Society nominating committee must present its slate of CCMS candidates to the membership each spring, at least 30 days prior to the annual meeting. According to CCMS bylaws, candidates proposed by a CCMS member to the committee must be proposed in writing, including qualifications, at least 60 days before the annual meeting.

The 2025 CCMS nominating committee is pleased to present to the membership the following slate of candidates for 2025-2026.

### Board of Directors:

- Jose Baez, MD – President
- Glenn Groat, MD – Vice President
- Alexandra Grace, DO – Treasurer
- Erik Hiester, DO – Secretary
- George Brinnig, MD – Officer/Director at Large
- Sonal Sura, MD – Director at Large
- Mazen Albeldawi, MD – Director at Large

### Alternate FMA Delegate:

- Tam Mai, MD

As 2024-2025 CCMS Board President, Zubin Pachori, MD will also remain on the board for an additional term in the position of Immediate Past President.

The Slate of Candidates will be presented to the active membership, for a vote, at the CCMS Annual Meeting June 14th at Arthrex One Conference Center. CCMS Physician members are invited to attend at no charge; please register at [ccmsonline.org/events](http://ccmsonline.org/events).

Nominations from the floor are accepted from a member in good standing and with the consent of the nominee. Only active members of the Society shall be considered for office (does not include adjunct, associate, resident, retired, or honorary). Candidates for president shall have served a minimum of 1 year on the Board of Directors. Candidates for vice-president shall have served either on the Board of Directors or chaired the PAC or a committee for 1 year. Those elected shall assume office at the close of the annual membership meeting for a term of 1 year.

Thank you to the 2025 nominating committee for their participation: Jose Baez, MD - Chair; Elizabeth Arguelles, MD; Jon Berlie, MD; Erik Hiester, DO; and Jonas Mansson, MD.



*Jose Baez, M.D.*



*Glenn Groat, M.D.*



*Alexandra Grace, D.O.*



*Erik Hiester, D.O.*



*George Brinnig, M.D.*



*Sonal Sura, M.D.*



*Mazen Albeldawi, M.D.*



*Tam Mai, M.D.*



The Foundation of Collier County Medical Society presents

# Docs & Duffers 2025

12<sup>th</sup> Annual Charity Golf Tournament & Raffle benefiting scholarships for future medical professionals and funding for local healthcare programs in need

Saturday, September 27, 8:00am

Bonita Bay Club Naples

3700 Wildwood Blvd, Naples, 34120



This event is open to the public!  
Register at [ccmsfoundation.org](https://ccmsfoundation.org)

or call 239-435-7727 / email [info@ccmsonline.org](mailto:info@ccmsonline.org)

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## Prize Donors

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### Highlights

Light Breakfast

Goodie Bags

Hosted Beverages

Awards Luncheon

Foursome & Individual Prizes

Hole Contests & Mulligans

*Non-Golfer Luncheon-Only Tickets  
available for \$75 each*

*Raffle open to non-golfers;  
need not be present to win*



Thank you:



# CCMS Empowers Community at Successful Women's Health Forum

Collier County Medical Society

As part of their ongoing initiative to establish connections between residents, visitors, and high-quality healthcare in Southwest Florida, Collier County Medical Society and the Foundation of CCMS were pleased to host the 16th Annual Women's Health Forum, "Take Control of Your Health and Wellness". The free health education event for the public was held on Saturday, April 5, 8:30am-12:45pm at the Naples United Church of Christ.

Approximately 300 participants at this popular forum enjoyed breakout sessions with educational talks from 24 CCMS member physicians, an exhibit hall with 20 vendors that offered resources, products, and solutions for women, and healthy refreshments. Nearly 20 volunteers and staff helped to make the event possible.

"We are thankful for the success of this year's Women's Health Forum, which once again served as a powerful platform for delivering medical insights to our attendees," said committee chair Dr. Theresa Vensel. "We are deeply appreciative of the physicians who shared their expertise and the supporters whose generosity helped us raise nearly \$3,500 for the Foundation of CCMS."

The Forum focused on helping attendees develop a deeper understanding of their bodies and gave tips on how to navigate a range of healthcare services so they can take control of their health and wellness. The presentations were designed to inform and inspire attendees on their wellness journeys so they achieve their healthcare goals, and included innovations in women's health, new medical technologies, and important developments in women's preventive care.

Presenters' topics included: Aesthetics, Breast Health, Cardiology, Fitness & Nutrition, Gastroenterology, Hearing, Memory, Menopause, Orthopedics, Sleep, Stress, Urology, Vascular Health, Vision, and more. Each presentation had a dedicated physician Q&A session, allowing attendees time to gain a deeper understanding of the topic.

Each year, the Forum also enables CCMS to donate funds to its charitable Foundation, to help provide scholarships for future medical professionals and support for local healthcare programs in need. Contributions from event sponsors and exhibitors, plus donations from attendees, make this support possible. Attendee donations at the door totaled nearly \$1,500, and CCMS is donating \$2,000 of the sponsor and exhibitor fees. For more information on the Foundation of CCMS, visit [ccmsfoundation.org](http://ccmsfoundation.org).

The 16th Annual Women's Health Forum was made possible with the generosity of sponsors Apex Brain & Spine, Hobdari Family Health, Inspire Oncology, Life in Naples Magazine, and ProScan NCH Imaging. Numerous exhibitors and supporters were also critical to the event's success.

Information on participating in the 2026 Women's Health Forum will be available this fall.

Thank you to the Women's Health Forum committee:

- Theresa Vensel, MD – Chair
- Courtney Bell, MD
- Caroline Cederquist, MD
- Catherine Kowal, MD
- Susan Liberski, MD
- Ariel Pollock, MD
- Lina Sakr, MD
- Marilyn Varcoe, PhD

Thank you to the Women's Health Forum speakers:

- Mazen Albaghdadi, MD
- Elizabeth Arguelles, MD
- Russell Becker, DO
- Jon Berlie, MD
- Ankit Chander, MD
- Joanna Chon, MD
- Zachary Elstad, MD
- Graciela Garton, MD
- Andrea Hayes, MD
- Lindita Hobdari, MD
- Corey Howard, MD
- Tam Mai, MD
- Christie McGee, MD
- Prathima Moorthy, MD
- Sharla Gayle Patterson, MD
- Leandro Perez, MD
- Duke Pfitzinger, DO
- Raymond Phillips, MD
- Bruce Roy MD,
- Amanda Sacino, MD
- Lina Sakr, MD
- Sandraliz Solano, MD
- Kathryn Tapper, MD
- Cyndi Yag-Howard, MD





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# Investing During Times of Economic Uncertainty: A Behavioral Finance Perspective

Shannon Holland, CFP®, CDEFA™, AIF®



Economic uncertainty can be daunting for investors. With fluctuating markets and unpredictable events, it's natural to feel apprehensive. However, understanding the psychological aspects of investing can provide valuable insights. Inspired by Morgan Housel's "The Psychology of Money," this article explores how behavioral finance can guide investment decisions during uncertain times.

## The Power of Patience and Discipline

Morgan Housel emphasizes patience and discipline in investing. These qualities are crucial during uncertainty:

1. **Set Clear Goals:** Define financial objectives and create a plan. Clear goals help maintain focus and reduce impulsive reactions[3].
2. **Automate Investments:** Set up automatic contributions to ensure consistent investing regardless of market conditions[3].
3. **Embrace Dollar-Cost Averaging:** Invest a fixed amount at regular intervals to reduce the impact of volatility[3].

## Learning from Historical Context

Economic uncertainty is not new. History offers valuable lessons:

1. **Resilience of Markets:** Despite downturns, markets have shown remarkable recovery. This can instill confidence in long-term investing[3].
2. **Behavioral Patterns:** Historical market behavior reveals recurring patterns influenced by psychology. Recognizing these can help anticipate movements[3].

## Conclusion

Investing during economic uncertainty requires a blend of rational analysis and psychological awareness. By understanding behavioral finance principles and adopting strategies to mitigate biases, investors can navigate turbulent markets with confidence. As Morgan Housel puts it, "Doing well with money isn't necessarily about what you know. It's about how you behave." Embracing patience, discipline, and a long-term perspective can turn uncertainty into an opportunity for growth.

Mr. Holland is Associate Vice President, Investments, Certified Financial Planner® Practitioner, Certified Divorce Financial Analyst®, and Accredited Investment Fiduciary® at Wise River Wealth Management of Raymond James. shannon@wiseriverwealthmanagement.com

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## References

- [1] Behavioral Finance: Biases, Emotions and Financial Behavior - Investopedia
- [2] An Introduction to Behavioral Finance - Investopedia
- [3] The Psychology of Money: Timeless lessons on wealth, greed, and ...

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## The Emotional Rollercoaster of Investing

Investing is deeply emotional. During economic uncertainty, emotions like fear, anxiety, and greed can impact decision-making. Behavioral finance highlights several biases:

1. **Loss Aversion:** The tendency to prefer avoiding losses over acquiring gains. During downturns, this can lead to premature selling, missing out on future gains. For example, the pain of losing \$100 is often more intense than the pleasure of gaining \$100. During economic downturns, loss aversion can lead investors to sell assets prematurely to avoid further losses, potentially missing out on future gains when the market recovers [1].
2. **Herd Behavior:** Following the majority during uncertainty, often resulting in buying high and selling low. The fear of missing out (FOMO) can drive irrational decisions, such as investing in overvalued assets during a market bubble [2].
3. **Overconfidence:** Overestimating one's ability to predict market movements, leading to excessive trading and risk-taking especially during volatile periods. Recognizing this bias can help investors adopt a more measured approach [1].

## Strategies for Investing During Economic Uncertainty

To mitigate these biases, consider the following strategies:

1. **Diversification:** Spread investments across various asset classes, sectors, and geographies to reduce risk[1].
2. **Long-Term Perspective:** Focus on long-term goals rather than short-term fluctuations. Markets tend to recover over time. Economic uncertainty is often temporary, and markets tend to recover over time. Maintaining a long-term perspective can help avoid panic selling and rash decisions [2].
3. **Regular Review and Rebalancing:** Periodically review and rebalance your portfolio to align with your risk tolerance and goals. This ensures that your portfolio remains diversified and reduces the impact of market volatility [1].
4. **Stay Informed but Avoid Overreacting:** Keep abreast of developments but avoid impulsive decisions based on short-term news. Emotional reactions to headlines can lead to poor investment choices [2].





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Join us for the CCMS Annual Meeting, featuring the installation of the 2025-26 Board President **Dr. Jose Baez** and CCMS Board of Directors. The evening includes the presentation of the CCMS Physician of the Year Award to **Dr. Rolando Rivera**, CCMS Lifetime Achievement Award presentation to **Dr. Robert Tober** and special guest **Dr. Lisa Cosgrove**, FMA President.

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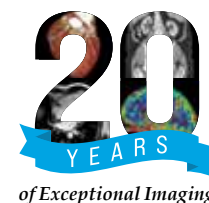


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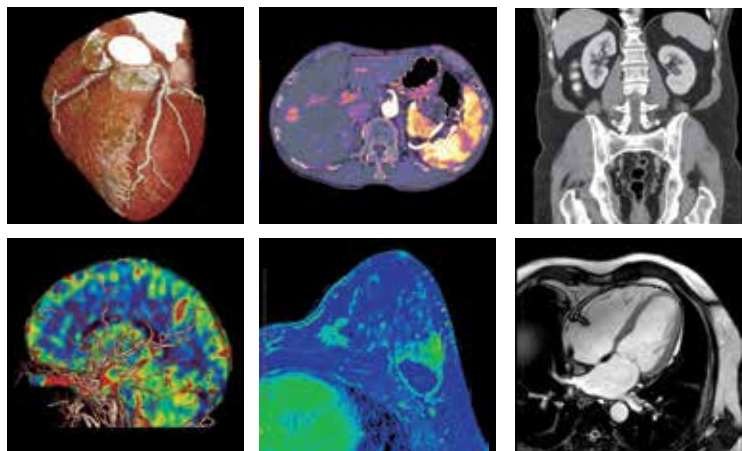
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