

# Preparing for the unexpected: A personal take on wealth management

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This summer has been full of surprises. From rapid changes in the United States with global ripple effects to small, personal jolts, it's been a season of reminders that life is rarely predictable.

For those who don't know me well, I'm not especially handy. If something at my country home needs fixing, I usually call in the pros. The one exception is mowing my lawn with my sit-down John Deere. I take pride in the straight lines, neat edges, and even tapered look — it's my summer zen ritual.

A few weeks ago, chasing that perfect finish along the steep edge of my driveway, I misjudged. The mower slid, and I jumped clear just in time to watch it plunge into the ravine. I was fine, but it could have ended far worse.

Fortunately, a couple of local friends — resourceful and well-equipped — came to the rescue. With some chain sawing and clever maneuvering, we hauled my John Deere back to level ground, battered but functional. All ended well, but it left me thinking: What if I didn't know who to call? What if help hadn't been available?

## Lessons From the Ravine

- Risks feel remote... until they're not. I'd mowed that edge many times without trouble. In investing, complacency often sets in when things seem stable — but shocks can come suddenly.
- Your network is your insurance. I couldn't solve the problem alone; the right people with the right tools made all the difference. Financially, that means trusted advisors, well-structured plans, and professional guidance.

- Preparation beats prediction. I couldn't have foreseen the accident, but my quick access to capable help minimized the damage. In finance, preparation — through diversification, insurance, and contingency planning — is your best defense against the unknown. Regular reviewing of your estate planning is essential.

## **Bringing It Back to Finance**

The markets, like that steep driveway, have edges you don't always see until you're too close. The goal isn't to avoid all risk but to create a margin for error and have the resources to respond effectively when the unexpected happens.

As autumn approaches and the John Deere returns to its regular duties, the takeaway is clear: caring for wealth is like caring for a lawn — it's the unseen preparation that ensures when life goes over the edge, you can bring things back on course with confidence.

Here's to enjoying life's calm moments and being ready for its surprises — whether in wealth management or on the mower.

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