

The Danger of Expectation-Based Investing

Between Vision and Reality

The Balance of Perspective

Human beings possess a God-given capacity to project the future. We are driven by hope and by the desire to build a solid legacy for our posterity. However, in the complex world of finance, this same ability to “daydream” can become an emotional and financial trap. Investors are often seduced not by real numbers, but by expectations an idealized image of quick profit that would solve all problems.

As I often emphasize: *“We may walk with our heads in the clouds, but our feet must remain on the ground.”* This saying is not merely financial advice, but a principle of mental and spiritual health. Having our “head in the clouds” means maintaining vision and faith; having our “feet on the ground” is the practice of prudence and sound judgment.

1. The Anatomy of Expectation and Mental Health

In the field of mental health, we understand that frustration is the gap between expectation and reality. When we invest based purely on optimistic projections without solid foundations, we place our nervous system in a constant state of alert. Financial anxiety arises precisely when our sense of security is tied to something volatile, a “cloud” that can dissipate with the first wind.

The Bible offers a profound psychological foundation in Proverbs 14:15:

“The simple believe anything, but the prudent give thought to their steps.”

Believing “anything” generates artificial euphoria that, when confronted with loss, can lead to depression and identity crises. Keeping our feet on the ground is, above all, an act of emotional preservation.

2. The Danger of Greed Disguised as Opportunity

Often, what we call “market expectation” is simply greed in a new disguise. The desire to become rich without effort or without the proper time of maturation blinds discernment. The mind, under the influence of greed, ignores risks and focuses only on reward.

Scripture is precise in 1 Timothy 6:9: *“Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.”*

This “destruction” is not only financial; it is the mental exhaustion of those who live enslaved to numbers that do not yet exist, sacrificing the present (the ground) for an uncertain future (the cloud).

3. Solid Foundations: The Financial Rock

For our heads to soar high with plans and projects, the ground beneath our feet must be rocky, not sandy. Investing based on expectations is building on sand; investing with fundamentals is building on rock.

Jesus illustrated this need for planning in Luke 14:28: *“Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it?”*

Keeping our feet on the ground means:

- **Calculation:** Understanding rates, inflation, and real risk
- **Emergency Reserves:** Not compromising today’s bread for tomorrow’s banquet
- **Discernment:** Distinguishing a legitimate opportunity from a sandcastle

4. Circadian Intelligence: The Rhythm of Hope

As a student of Circadian Intelligence and mental health, I understand that our well-being depends on cycles and rhythms. Investing also has a natural cycle of sowing and reaping. When we try to “hack” this rhythm through unrealistic expectations, we disrupt our inner peace and harm our sleep and physical health.

Expectation generates cortisol (the stress hormone), while consistency and security generate serenity. Mental health in investing is rooted in contentment. Hebrews 13:5 reminds us: *“Keep your lives free from the love of money and be content with what you have.”*

Contentment is not a lack of ambition, but the wisdom to value the ground beneath our feet while we look toward the sky.

5. Strategies for a Secure Walk

To maintain balance between vision and execution, I propose three pillars:

1. **The Wisdom of Many Counselors:**

“Plans fail for lack of counsel, but with many advisers they succeed”
(Proverbs 15:22).

Never make decisions based solely on emotional expectations.

2. **The Sleep Test:**

If your investment prevents you from sleeping because you *need* that expectation to come true in order to be okay, your feet are no longer on the ground. Step back to a place of safety.

3. **Time Management:**

Time is the best friend of the prudent investor and the worst enemy of the expectation-driven speculator. Learn to wait for the harvest season.

The Flight of Prudence

There is no sin in dreaming big. Vision moves us to seek better conditions for our family, our ministry, and society. Having our “head in the clouds” represents our connection to purpose and divine providence.

However, Christian stewardship requires us to be faithful managers of what we have today. The danger is not in the dream, but in forgetting that the journey is taken step by step on solid ground.

May we be investors who look upward with faith, yet walk firmly, knowing that true wealth is not in what we hope to gain, but in peace of mind and faithfulness in managing what has already been entrusted to us.

Keep your vision high, but never take off the shoes of prudence. The soil of reality is the only place where the fruits of tomorrow can truly grow.

Pr. Paul Rech