

**From:** Honza Prchal  
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I just met with my investment advisor, and this rule has him tied up in knots. He has begun to constantly catch himself and stop talking when I ask him certain questions, which is distracting, and I am getting less of his judgement than I did in the past, which has often gone against his own financial incentives in the past when he thought something a good or bad idea.

I am saving too little because we're pushing to be debt free quite soon, even with college expenses looming, but for most people, such a reaction would shave money from their investments and retirement.

Gut this rule, please. The "mother-may-I" economy has not worked any better there than it has in France or Greece or the Ukraine.



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