

June 2018



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OWE NOTHING - 64% of the 120 million households in the USA are homeowners, a total of 77 million households. 34% of the 77 million homeowners (26 million households) are mortgage debt-free (source: ATTOM).

COST OF CRUDE - The price of crude oil peaked at \$147.27 a barrel on 7/11/08, fell to \$26.21 a barrel on 2/11/16 and closed at \$69.72 a barrel last Friday 5/04/18 (source: NYMEX).

NO MORE "HAPPY HOUR" - Almost 3 out of every 4 workers surveyed (73% of 1,238 individuals) would give up drinking alcohol for life in return for an immediate +10% salary raise (source: LendEDU).

"You have to spend money to make money." It's a formula we have all heard many times, and in most cases, it's true. But there's a secret I've learned: this formula works with more than just money. It works with life in general.

If you spend trust you earn trust. If you spend kindness, you will receive kindness. Similarly, you have probably heard the ancient phrase, "You reap what you sow." It means that you get back what you put into something.

Another phrase I love that illustrates this same concept is *Paying It Forward*. Paying it forward is responding to one person's kindness by being kind to someone else. The concept is old, and has been illustrated in many books and movies. Someone goes out and does good deeds for others, and asks only that they do good deeds for someone else who needs it in the future.

Paying it forward does not need to be as dramatic as it sometimes is in stories. Actually, it can be as simple as:

Holding the door or elevator for someone whose hands are full. We all try to be as self-sufficient as we can, but it's usually a huge relief to have someone show that little kindness at just the right moment.

Teaching someone a skill you know. Whether it's passing on knowledge to a younger generation or helping an older generation learn to cope with a rapidly changing world, passing on what you know has always been important.

Treating someone to dinner. Food is a universal language all of humanity understands, and sharing a meal is a sign of friendship across cultures. Sometimes it's just a little boost of kindness like this that gets someone through a rough patch in their life.

Praising someone. Finding a reason to give someone a bit of positive reinforcement can honestly change their life. People are good at hiding their insecurities and we often don't recognize them. Giving praise can change someone's day for the better and it costs almost nothing to give.

Volunteering. Whether it's reading children stories at the library or serving the poor at a soup kitchen, volunteering your time to help others is time well spent. There are many who rely on the kindness of strangers, and being one of those strangers is a wonderful thing.

There are many more ways to *pay it forward* – as many ways as there are people. I hope you not only are able to reap the benefits of your kindness, but also find that same kindness in others when you need it.

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