

W. James Steen, CFP®
jim@petrafin.com

Jason A. Pearson, CFP®
jason@petrafin.com

(O) 937.294.9000

www.petrafinancialsolutions.com



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One of my responsibilities is to offer financial advice. You may at some time come to see me at my office, or call on the phone when you need help with your investment planning. Today I have some investment advice to pass along to you free of obligation.

I hope that you'll see the value of the recommendation.

Deposit Happiness

This story is about a 92-year-old, petite, well-poised and proud woman. She is fully dressed each morning by eight, with her hair fashionably coiffed and makeup perfectly applied, even though she is legally blind. She is moving to a nursing home today. Her husband of 70 years recently passed away, making the move necessary.

After many hours of waiting patiently in the lobby of the nursing home, she smiled sweetly when told her room was ready. As she maneuvered her walker to the elevator, I provided a visual description of her tiny room, including the eyelet sheets that had been hung at her window. "I love it," she stated with the enthusiasm of an eight-year-old having just been presented with a new puppy.

"Mrs. Jones, you haven't seen the room; just wait."

"That doesn't have anything to do with it," she replied. "Happiness is something you decide on ahead of time. Whether I like my room or not doesn't depend on how the furniture is arranged ... it's how I arrange my mind. I have already decided to love it. It's a decision I make every morning when I wake up.

"I have a choice; I can spend the day in bed recounting the difficulty I have with the parts of my body that no longer work, or get out of bed and be thankful for the ones that do. Each day is a gift, and as long as my eyes open I'll focus on the new day and all the happy memories I've stored away ... just for this time in my life.

"Old age is like a bank account. You withdraw from what you've put into the account. My advice to you is to deposit a lot of happiness in your account of memories.

"Thank you for your part in filling my memory bank. Me, I'm still depositing."

My investment advice to you today is the same as Mrs. Jones'; Deposit a lot of happiness in your account of memories!

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