

## Time to reflect.

It's a new year, and, for me, I'm counting my blessings.

I'm the luckiest guy in the world. I have a wonderful wife, three great children who have married incredible spouses, and a successful business. I'm reasonably healthy, I work with a nice bunch of people, and I have clients who trust me. I have friends who like me, a Sunday school class that thinks I know what I'm talking about, and a car that starts every day. My roof doesn't leak, there is food in our pantry, and the air conditioner blows cold. I'm on top of the world.



My blessing don't end there. One of the greatest joys Mary and I have is our six beautiful grandchildren. The cute little kid you see here is one of them: Posey Jane. She's three years old, and sometimes I find myself wondering how God could create such an adorable creature.

Posey's opportunities in this world are limitless. For sure, she has a lot of advantages: two wonderful and responsible parents, four grandparents who would stop at nothing to help her, and a family safety net that is made of steel mesh. I hope she makes the best of her good fortune.

As her Poppy, there is a lot I want to teach Posey about life and how to succeed, and maybe I'll get that chance. Here are some of the things I hope we can talk about as we share life together:

- Money will not buy happiness; it will, however, buy options.
- Never, ever, give up on something you want to accomplish.
- Everyone you meet – and I mean everyone – has known sadness, loneliness, and despair in life. Remember this, and you will look at and treat people differently.
- If, at age 25, you invest \$150.00 every month for 45 years and receive an average rate of return of 7%, you will have \$572,207.72 when you are 70 years old. That's math, not magic.<sup>1</sup>
- When you shake someone's hand, shake it firmly and look that person in the eye. You will make them feel special.
- There is nobility in every useful occupation.
- One of the sure roads to financial misery is credit card debt that you cannot pay off every month.
- The most important asset you will ever have is your ability to earn a living. The best investment you can make is to improve your skills and knowledge. Never stop learning.
- Hard work almost always pays off.
- One of the most beautiful words you can ever say to someone is his or her first name.
- Some people are born into wealth. That is, however, not the way for most of us.
- If your life is focused on keeping up with the Joneses, you will soon discover that there is always another Jones family living around the corner.

- Nice experiences with your family and friends will almost always win out over material goods.
- Real strength comes from being kind to people.
- The 75 seconds you spend hand-writing a note to someone, addressing the envelope, and dropping it in the mail could make that person's day special.
- Share whatever wealth you achieve with people who need some help. You won't miss the money.

I've been writing for this magazine since issue number six. I've found that nothing makes a month go by faster than a deadline, and a lot of months have gone by in a flash. When people tell me they enjoy my articles, I'm honored and humbled. I write about my family because we're like most of my clients: we work hard, we want to enjoy life, and we realize that most good things don't get handed to us. Thanks for reading, happy New Year, and call me if you think what I write about money might work for you.

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<sup>1</sup>This is a hypothetical example and is not representative of any specific situation. Your results might vary. The hypothetical rate of return used does not reflect the deduction of fees and charges inherent to investing. Investing involves risk, including loss of principal.

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