
By William J. Goldsmith

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Living With An Attitude Of Gratitude

On May 22nd, Oak Point hosted the second annual Cranberry Country PMC Kids Ride. The rain never came and 146 kids rode their bikes to help find a cure for cancer. This year alone, those amazing kids have raised more than \$22,000 and counting. In the past two years, the kids have raised more than \$37,000. I am so thankful to them and their parents for their efforts and what they have been able to accomplish in the past two years.

I became involved with the Pan-Mass Challenge nine years ago as a rider after my mom was diagnosed with ovarian cancer. I decided to organize the Cranberry Country PMC Kids Ride two years ago. While I am passionate about the PMC's mission, it is the feeling I get during the PMC weekend and at our Kids Ride that keeps me coming back. For a weekend in the case of the adult ride and for a day in the case of the Kids Ride, you see nothing but the best in people. Everyone has their own reasons for being there. But, we all have a common purpose and focus, to cure cancer. And for that moment in time, we are all focused on doing something for someone else. It is an incredible experience. It is the embodiment of the attitude of gratitude. During the rides, all people do is thank each other for participating: the riders thank the volunteers, the volunteers thank the riders, the spectators thank the riders, the riders thank the spectators and on and on. It nourishes my heart and soul in a way that is difficult to describe.



For me, the greatest example of living with an attitude of gratitude was taught to me by my mom. She always told me “Your life is your children’s classroom. You can tell your kids what to do. But, they see what you do.” When my mom was sick and she knew her time was limited, she sat down to talk with me as she did with both of my brothers at different times. She wanted to let me know that everyone has their own “difficult times”. And, if this was her “difficult time”, she was okay with it because she had lived a wonderful life. She had been blessed with wonderful parents, caring siblings, a loving husband and three great boys (her words, not mine). In her most challenging moments, she wanted to comfort her children and teach us one more lesson. I was fortunate to have had two wonderful parents and teachers.

At this point, you may be asking yourself “What does any of this have to do with financial planning?”. This is my reply. We will all have our “difficult times” and some of them may be financial: the loss of a job, a business failure, a significant investment loss, delayed retirement etc. Any of these can put tremendous strain on us as individuals and our families. But, in those moments, if we have the ability to think about what we are thankful for, it may ease the pain, reduce the stress, help us to better cope and to make better decisions. Difficulty comes into our lives uninvited. How we deal with it makes all the difference.

This is one of the biggest reasons for financial planning, to be prepared in the event things do not go as planned. My mom also used to say “Man plans, God laughs”. Hopefully, with proper planning and an attitude of gratitude, we can be better prepared to weather the challenges and “difficult times” that life will inevitably put in our path.

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