

cents you asked...

Thoughts on life, money, and the relationship between the two

Bears, snakes, and all



It's not very often that our family "gets away." Between work, football, swimming, football and apathy, time has a way of just passing by – almost unnoticed. Later to be lamented for what *could* have been. But that all changed last weekend. With a little planning and execution, the McCarthy's made a return trip to Uncle Jimmy and Aunt Pattie's place (<https://centsyouasked.com/2015/08/06/searching-for-muskets/>) in Sautee Nacoochee in the mountains of northeast Georgia. It's heaven on earth...but with bears and snakes.

In typical Uncle Jimmy fashion, an itinerary was waiting for us upon arrival. Multiple activities were presented for each day based on interest, weather, allotted time, and the exertion level required. And to supplement our selections, activities were available to bridge the gap between relaxation and meals. As you can see, Uncle

Jimmy's a planner. And while he took care of the *nature* of our getaway, Aunt Pattie took care of the *nurture*. Every bed turned down, every meal homemade, and every comfort provided. That's just how they roll in Sautee Nacoochee – which is Indian for “Get your own Aunt and Uncle. These are ours.” Just so we're clear.

The jewel of the agenda was a 3.5 hour trip down the Chattahoochee river. The three older boys would have kayaks, while Mary Lisa, Charles Henry and I would wrestle the canoe. Before the trip, Uncle Jimmy clearly laid out the expectations: “*You're going to get hot. You're going to get wet. And you very well may fall into the river. But you're going to be safe and you're going to have fun.*” He then explained how to maneuver the kayaks and canoe if and when the river turned rough. A “what to do when *this* happens” talk, more or less. And it was about that time, when I opted for more chips and Habanero salsa. I walked away thinking, *I'm smart, athletic, capable. Glad the kids are listening. Maybe now they won't slow us down...rookies.*

And off to the kitchen I went.

An hour or so later...

We've dropped off the vehicles at the take-out point and are back at Uncle Jimmy's river rock where we'll put in. As he takes the family on a final run through, I'm wondering just how fast I could cover our route if I *really* pushed through the flat water. And how much faster could we go if I swapped Charles Henry for Nicholas? Maybe let Mary Lisa ride with Aunt Pattie? It wouldn't matter. It was time to go. So, with Mary Lisa in the bow, me at the stern, and Charles Henry in the middle, we pointed the canoe downstream and shoved off.

Immediately, as in, IMMEDIATELY, I found the canoe harder to manage than expected. By design, a canoe sits lower in the river than a kayak. And this particular canoe was seemingly drawn to the rocks. And hard to miss were the slightest weight shifts by Charles Henry that nearly proved catastrophic. And heaven help us if Mary Lisa shifted to a side I was already leaning toward. I'm in a flop sweat, and we're...hmm....four minutes into the trip? And then came the words from Charles Henry that nearly took my breath away:

“Is that a waterfall?”

(Side note: It seems the brothers and I *may* have told Charles Henry that the Chattahoochee was famous for 6ft. surprise waterfalls. In the midst of my current struggles, however, I'd forgotten about that rouse and struggled for composure.)

“What?!”, I shouted. “No! Now keep paddling! Stop moving! Keep paddling! Paddle but don't move!”

The merit of my instruction was obvious. There was none. There was no waterfall either, but we *did* manage to find the one rock protruding from the 100 ft. wide section of river. It's called a *rockagator*: a sullen rock hiding in the rapids which paddlers often fail to detect until *after* it's hit – sometimes hard enough to cause a capsized or hang up.

We'll take “capsized” for 100, please Alex.

The abrupt course change led to a sudden and irrevocable weight shift that sent Mary Lisa and me out of the boat. From the bottom of the river I could see Charles Henry's dry blonde hair dancing above his toothy grin. He's looking at me like, *Didn't you listen to Uncle Jimmy? We were supposed to lean this way, not that way... and another thing...*



Charles Henry and Callahan on Uncle Jimmy's river rock.

Here's what I learned on the river that could be applied to most any situation:

- When someone's willing and able to share wisdom and experience with you, forgo the salsa and listen to what they have to say. Self-confidence is *not* a suitable substitute for experience and wisdom. Where does this ring true for you?
- When your child laughs at you when you fail, laugh along with them. (And then spank them later when Aunt Pattie's not looking.)

- And when your family wants you to take them on an adventure – though you don't think you have the time or the money – make it happen. Not only might you find the memories to be worth every bump, bruise and near drowning experience, you may discover that provision extends far beyond finances, shelter and food. You *just* might be preparing them to lead their *own* family adventures one day. What's that worth? After looking into the eyes of my children that weekend...everything.

I've heard many times, the caution of families becoming experience rich and relationship poor. It's easy to see how that can happen with so many opportunities available for kids these days. But every now and again, I believe you can become both experience *and* relationship rich. And for us, that happened in the mountains of northeast Georgia on the banks of the Chattahoochee river.

Later that night, after a dinner of barbecue, homemade coleslaw and zucchini pie, we retired to the hammock chairs on the screened in porch. Charles Henry and I sat under a blanket checking out the constellations through the SkyView app on my phone . He looked up at me and asked, "Daddy, which way is heaven?"

"It's right here, Charles Henry."

Bears, snakes, and all.

Advertisements

REPORT THIS AD

Posted in [life](#) Tagged [Financial Advisor](#), [financial planning](#), [Sautee Nacoochee](#)

"This ain't mommy's job!"

I  **MOM**

It's just after Mother's Day
And *all* throughout the house,
The messes are so many,
And *I* feel like a louse.

I had given my best shot.
And used all of my might
To keep the messes, un-messed,
And the fallen, up right.

Now dog hair's in the hallway,
With my undies on the floor.
And reality sets in...
That it's Mother's Day...no more.

The kids run in from playing
While discarding shoes and socks,
With none of them landing in (or near)
The laundry basket box.

"This ain't mommy's job!" I bark,
"Come pick up all this mess!
Who did you *think* would get it?
Nevermind. Let me guess...

Keep cleaning till you're finished!
She's on her way just now!
And when she passes through that door
She better be, like, 'Wow!'

Cause this year will be different!
And all the world will know, that
Mother's day in the McCarthy house
Is a twenty-four hour show!"

So...

Clothes and shoes went flying,
dog hair left there lying.

As did the

Socks were turned from inside out,
And little was left, scattered about.

Dishes were cleaned and (mostly) put up.
That's (almost) every plate. That's (almost) every cup.

Brooms were swishing and mops were swashing,
And most every elbow in the house was washing.

Many things had needed doing.
A lot of straightening – even some gluing.

Then...

“The garage door just opened
And soon she’ll be inside!”
To witness what we’d done
As we all just beamed with pride.

We watched her pass right by the hair
– No more there in the corner.
Over the damp and freshly mopped floor
– Before we thought to warn her.

She scooted by the laundry, and
The sink that held no dishes.
And saw *NOT* the broken vase
As had been *ALL* our wishes.

She then plopped herself down on
The couch (once) covered with stuff,
And noticed not the pillow
Nor the lack of its fluffy fluff.

She cared not about the mess
That once had covered the house,
Or the peanut butter stain
That was put upon her blouse.

She cared *only* to be home
With the family she loves.
For whom she does *so much* for
Despite the mess and shoves.

She was gone but for an hour
And you’d think it was for days,
By all the attention that she got
In lots and many ways.

“But mommy did you notice?”
“And mommy did you see?”
“All the special things we did?”
“All for you, all by me!”

And as they went, on and on,
Telling tales of all their deeds,
I sat and wondered *just* how does
She attend to all our needs?

She is, after all, one person
Who’s the primary for all *six*,
Just how can she do it *all*
With such chaos in the mix?

She is the mother of 4 boys
And the husband of this 1.
She's been given many special gifts,
And we're blessed by every one.

So I left them to their gushing
For she's deserving of every word.
As I wandered down the hallway,
Twas their laughing that I heard.

No mention of the messes
That still lingered all around.
For with just the slightest glance (or two)
One was certain to be found.

Every day should be for mom.
for just – *receiving*.
A day where our love for her
Is right there for – *believing*.

A day

Show mom each and every day
That you don't need a date,
To show how much you love her,
And *do* appreciate

Everything she does for you
Things so big, things so small.
And show her that you love her
Everyday. One and all.

Happy Belated Mother's Day Everyone!

Posted in [life](#) Tagged [Financial Advisor](#), [financial planning](#), [Mother's Day](#).

Lights out.



5:15am: Phone alarm goes off as it does every day at this time. And I mute it...as I do every day at this time.

5:57am: Sweet talk the coffee maker into *one more* pot. It's on its last leg. Walk down the hall to the boys' shower since ours has a hole in it. Note to self: Our dog, Franklin, is impossible to see in the dark, and his tail is apparently sensitive to weight.

6:03am: Unfortunate discovery that Franklin forgot to wipe off the toilet seat after drinking. Must remember to fill his water bowl.

6:36am: At work. Sun peaking through the blinds. Coffee's hot. Shirt's stained. Chest with 2nd degree burns. Plenty of time for the day to turn around. Significant contribution made to the swear jar.

7:33am: Phone call from the boys as they head off to school. Charles Henry reminds me that I owe him two packs of football cards.

7:41am: Received call from our landscape designer friend who tells me she's solving our ongoing lawn issue. Stated there'd be people walking the property over the next few days – all at her expense.

7:58am: Received call from a doctor's office. Insurance won't cover a recent procedure for one of the boys. She called to let me know, as it happens, that the doctor has decided not to bill for it. *No cost?* Rubbed my still-burning chest in disbelief. Thanked her for their generosity and committed to pay *at least* the doctor's cost, right? We chatted a few minutes, and I told her I owed her a huge hug. (*Nervous laughter on her end followed by silence.*) Call ended.

9:57am: Received a sweet note from my oldest son. Am left wondering, "How could the apple have fallen so far from the tree?"

10:27am: Mary Lisa, family hero and mother of four, brought me a chocolate croissant from Panera. Sadly, she took half – the larger half. An unexpected treat.

12:20pm: Back at the desk after a quick work out. Eating a lunch of granola and half a serving of gluten-free Cheetos. Okay, maybe two servings – whatever. I blew through the sandwich meat earlier in the week and the lettuce in the fridge looked more like a baseball glove. I passed.

2:00pm: Conference call. *Really* hungry. Wished I'd have eaten the baseball glove after all.

3:48pm: Buying a camera to shoot video for centsyouasked. *Look out!*

3:53pm: The sales associate and I are talking camera stuff when one of his associates approaches with, "Sir, you have fabulous hair." Before flattery could make its way to my ego, she added, "Wow, you went gray early, huh?" "Yes," I murmured, "*thanks for noticing.*"

3:54 – 4:29pm: Replayed the hair comment and second guessed my choice of camera stores. Maybe I should have purchased a non-slick mat for the shower or new tennis balls for my walker?

5:26pm: Picked up William from football practice. He was on the less fortunate end of a close-line tackle today. Spent the ride home talking about his plans for fall *soccer*.

6:45pm: Nick *finally* home from spring practice. Can we please eat?! Calzones. My favorite.

7:24pm: Left the dishes on the table in a sprint to the couch for the NFL draft. Young men realizing their childhood dreams. Some are gracious. Some are boisterous. Favorite moment was Paxton Lynch, QB from Memphis, being taken by the Denver Broncos. Overwhelmed with emotion and counting his blessings before

counting his dollars. Great experience to share with the boys.

10:19pm: All are in bed, and I'm scraping tomato sauce off dinner plates. Thankful for the day and that I even have the need to wash dishes other than my own.

Lights out.

Side note: Today was my birthday. I thought it might be interesting to chronicle the day for posterity's sake, but what I received for my efforts was something immensely more meaningful. How many times a day are comments made or conversations held that *really should* receive more attention than they do? In the haste of the day, what situations arise that are glossed over, at best, and at worst, taken for granted? In the past, I've recommended the value of tracking how we spend our *dollars* and our *time*. And I've questioned what we're paying *attention* to – knowing that *attention* leads to a *direction*, which leads to a *destination*.

So what are we missing? Maybe it's time we keep tabs on our *opportunities* as well?

Opportunity: a set of circumstances that makes it possible to do something. Reading back over this, I've noted no fewer than seven opportunities to express gratitude, several teachable moments, a few bouts of humility, and a time or two where I could have handled things differently...but who's counting.

And I guess that's the point, now isn't it?

Posted in [life](#) Tagged [Financial Advisor](#), [Opportunities](#)

The Coronation of King William



Well, it's tax season. Which means it's *that* time of year again. Time for spring football! And for the last several days, son William (12), has been trying out for next year's middle school team. Surprising, really. He's never held much interest in big brother's games, nor does he enjoy Saturday mornings with College Game Day. (Come to think of it, he *may* not even be my child. There are four unaccounted for minutes after his birth when the nurse took him out of the room...) However, on a recent college visit for Nicholas, William was able to tour a college football locker room and even attempt a few field goals when our host – *the Offensive Coordinator* – wasn't watching. And that was it. There was no turning back; he was to be a football star.

“Dad,” he asked on the way home, “after I score a touchdown, do you think I should point to heaven or just throw down a cool dance move?” Followed immediately by, “And which would Jesus want me to do?”

I was a little (and *only* a little) surprised by how far he'd leapt through the process. He went from the idea of even *playing* football to the *type of celebration* he'd employ once he scored. Let's give him some grace; he's twelve. *Of course* he expects to score. He *should* have lofty goals and aspirations. And as any good parent and

coach would do in that situation, I squashed them. I went on, at length, about the hard work required, the pain he'll endure through the process, and the importance of learning the fundamentals first – saving the celebration for down the road.

In one ear and out the other.

The family spent the long ride home witnessing the self-coronation of William, King of the Gridiron. He doesn't lack for confidence. After his first middle school dance, for example, he declared, "*Yeah, I like dancing with women. I think I'll do that again.*" I hear ya, stud. But that's a conversation for another day.

And while he may *think* he knows himself and his situation clearly, I know he doesn't. He's twelve. His decision making process does not *yet* include the introspective:

In light of my past experience, my present circumstances, and my future hopes and dreams, what's the wise thing to do?

But we can't always pin wisdom on age, now can we. I'm four times his age, and I can't profess to apply that question at every turn – particularly in areas of finance. Why? Because there's something about money that often clouds judgment. I've been there. And I'm willing to bet you've been there, too. And maybe, can we admit, we're *still* there?

More to the point:

- *Do you really know what drives your financial decision making process?*
- *Do your emotions ever cast a haze over your financial condition, or might they have even led to your situation in the first place?*
- *Can you be honest enough with yourself to recognize what leads to your financial anxiety?*
- *And can you be disciplined enough to create lasting change?*

I'll not attempt to drill down on the above in this post. (Honestly, I'm still working on my own responses.) We will, however, revisit these questions in future posts. And it's my belief that we're all capable of making wise financial decisions and improving our financial lives. It starts with self-discovery and guidance. And we'll go through it together.

Today, I'm proud to report, William made the football team. He went through a week of physical torment (to listen to him tell it), and he's emerged victorious. He's now earned the right to go through *more* pain and self-discovery in his quest for the goal line. And in my heart of hearts, I believe he'll get there. And for us? Should we choose to address the questions above – understanding that some degree of hard work, pain and torment will likely follow – maybe a victory dance awaits *us*, as well.

And a nod to heaven might do well for *all of us*.

Posted in [financial planning](#), [guidance](#), [wisdom](#) Tagged [Financial Advisor](#), [financial planning](#), [planning](#)

A Seat at the Table



There are several subjects that folks tend to shy away from in casual conversation: religion, sex, politics, and money. Is it any wonder, then, they're so intertwined in today's culture? Maybe we *should* talk more about them with the intention of keeping them in healthy and proper perspectives? A few of these topics *may* pop up in future posts, but I'll not disclose which ones in hopes of keeping you reading. And while I'm not an expert on *any* of them, I have enough experience with each to be dangerous. Let's just leave it at that, shall we? Money conversations, I can tell you, with four kids and a wife are held with great frequency in my home and don't always end with hugs and high fives.

We're all human. And given that condition, emotion *always* has a seat at the table.

Emotion: 1) A strong feeling. 2) What comes between family members when discussing couches, cars, carpets, Christmas, and colleges. The 5 C's of Discord, I call them. I don't, really. That just came to me.

We have a 17 year-old high school junior, Nick, who's bound and determined to find the most expensive college in America. At least that's how it appears to me. Not his fault, though. It seems these days that every school with a football team and a fight song can ask whatever it wants, and folks are willing and debatably able to pay. This past weekend we visited two such schools in a neighboring state. One is the state's flagship university, while the other is a small, private liberal arts, beacon of goodness school that's tucked away in God's country in the northwestern part of the state. Both schools retail for \$45,000 per year – one, in large part due to out-of-state tuition, and the other...just because it can, I guess. And not to be left out of the sticker-shock party, an Ivy League school sent us a nice letter of introduction. It was a paltry \$67,000 per year. Nick found the letter in the trash, unfortunately, before I could burn it.

It should be noted that Mary Lisa and I attended one of the aforementioned schools and paid less than \$67K for *all four years*. One *just might be tempted* to ask whether higher education represents the next bubble. Loans being handed out like candy, borrowing like there's no tomorrow, and dramatically increasing tuition costs. Sound familiar? I remember my freshman year, and I can tell you that no experience was worth \$45K – though one or two might have come close. Try telling that to a 17 year-old. He clearly hears the sirens' call, and his emotions are ready to answer. And it's here, where my heart rate becomes audible. I'm not about to let him take on life-long debt. Nor will *I* take it on either. As I've said before, I married his mother and she's my first priority. Tough words to hear from your father; tough words to say to your son. And chock-full of emotion.

That said, we want him to have the type of college experience that *we* had. *Emotion*. We want him to make life-long friends and possibly meet the girl of his dreams. *Emotion*. I want him to run off the field, celebrating with teammates after throwing a game-winning touchdown pass. *Emotion* with a touch of “*father living vicariously through his son.*” We want him to feel the overwhelming sense of pride one experiences when life and purpose collide. *Emotion*. We want him to experience the excitement and uncertainty of the journey from dependence to self-actualization. *Emotion*. Lots of “wants” in that stream of consciousness.

Emotion is a wonderful motivator. It's life affirming, validating, enriching...blah, blah, blah. But it's not qualified to make major decisions. Left unchecked, and despite one's best intentions for objectivity, emotion will eat all the meat on the table – leaving nothing for the rest.

“So move over emotion, and pull up a few chairs for objectivity and reason.”

Here's what I know to be true: Wise financial decisions don't always occur naturally. There *will* be competing interests at play. Wise financial decisions, I can attest, are made from a proven process. One where emotion, objectivity and reason have their roles in the conversation.

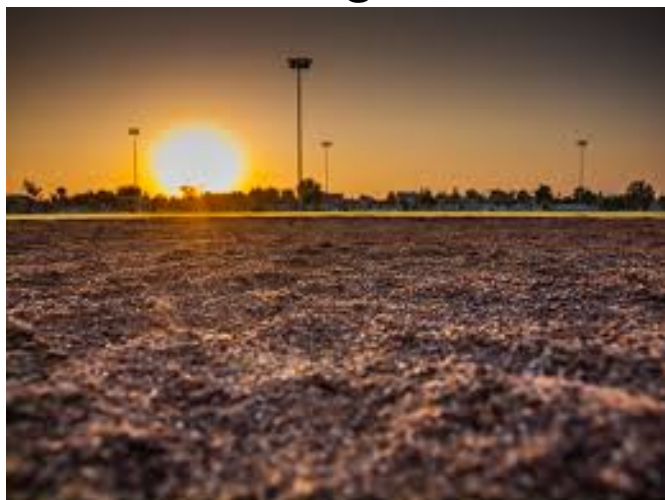
And despite the well-scripted, emotionally appealing presentations from the schools' respective tour guides, objectivity knows the well being of my son will not be determined by how many gyms (or girls) are within walking distance of his dorm or how late the cafeteria stays open. Nor will he be prepared for life outside “the Gate of Opportunity” from the graduation rate of the football team.

This “setting of the table” is the first of many steps my family will be taking over the next year as we send our firstborn off to college. We're at the beginning of the process, as you can see, and we're catching the first glimpse of the tension between emotion and objectivity. I'm as emotionally charged as the next guy, maybe more so. And while incorporating objectivity and reason into this process may be difficult, if not messy, I do believe it's a model best serving the interests of the entire family.

And I'm already uncomfortable with it.

Posted in [financial planning](#), [guidance](#) Tagged [choosing a college](#), [emotions and money](#), [financial planning](#)

Back in the game



It's been a while since our last get together, and I've been getting an earful about it. So, during this Easter season, it seems fitting that I would resurrect the blog. Granted, this resurrection will have eternally less impact on the world than the one soon to be celebrated. But hey, we all have our part in the play. Maybe this is mine.

Speaking of playing, we recently took the boys to watch big brother Nicholas's baseball game. We brought a blanket to stretch out on as well as a picnic basket of snacks to avoid the concession stand markup. We sprawled out just behind the backstop to ensure the umpire could clearly hear our unsolicited supportive commentary. The sun had just set, and we settled in for a typical, slowly moving, high school baseball game. Lots of batters going deep in the counts this particular evening. Meaning, the batters were seeing lots of pitches before either putting the ball in play, walking or striking out. This goes on for a few innings before Callahan, 9, turns to me and asks,

“Why does the umpire keep checking his phone?!”



What?! Certainly not! I said to myself. ***Is no place safe from the intrusion of the cellphone?!*** And just as I was formulating my rant on social media dependency, I saw it. The umpire wasn't checking Facebook or a stock ticker app, he was looking at the balls and strikes counter used to record each pitch! Sweet, concerned Callahan. He was *so* curious as to what must have been on the ump's "phone" that he had to look at it after *every* pitch! (A week later, it still makes me laugh. You'll think about it later today and you'll laugh, too.) We were watching the same events taking place, but a 9 year-old boy doesn't have the same reference that a 47 year-old man has. He sees a guy pull a rectangle out of his pocket, look at it, and put it back – *of course* he thinks it's a cellphone! How many times a day do you see people checking their phones? Unless you're Amish, or my cousin Prescott, I'm guessing that number's quite large. (Prescott's a wildlife officer somewhere in Alaska.)

This is where context becomes so important.

Context is defined as the interrelated conditions in which something exists or occurs, or *environment setting*, if you like.

More often than not, it seems, personal financial planning focuses on numbers and results. *Will I meet my goals? What are my returns for this quarter?* Nothing wrong with those questions. They *should* be asked. But the appropriate context should be applied in the response. Quarterly returns on your investments, I might argue, are not as important when placed in the context of the overall plan. One quarter's returns, for example, may be insignificant to the overall success of the plan.

What if you viewed your financial life in the context of your *entire* life rather than just numbers on a page? It's my belief that you already do. And your advisor should as well. We'll visit this idea in future posts...

To Callahan's defense, he recognized the disconnect between the umpire's responsibility to the game and a perceived dependence on a cellphone. He knew that while it's very common to use a cellphone, the umpire shouldn't have allowed it to keep him from his primary objective of managing the game before him. (See what I

did there?) Similarly, I believe there's a disconnect in financial planning, and I believe we need look no further than to our own values for the solution. A few numbers on a page with some cool pie charts just won't cut it any longer.

Numbers and colors don't tell the story. You do. Through the decisions you make from the values you hold. The context in which we *should* be viewing personal finance is how well our financial decisions line up with our personal values.

In future posts, this is a topic that I hope will give the home team something to cheer about. On that particular day, however, and despite a five-run seventh inning, the home team came up one run short. And I should concede that it was by no fault of the umpire. He called a pretty good game – and as Callahan could now tell you, he didn't even have to use his phone.

Happy Easter everyone!

Posted in [financial planning](#) Tagged [CapSouth Partners](#), [financial planning](#), [guidance](#)

Unquestionable



Unless you've won the lottery, your financial situation likely hasn't changed since the passing of your New Year's resolutions. And when I say "passing", I'm not referring to the *death* of your resolutions, but to the *acceptance* of them. Come to think of it, I've been known to kill off a few resolutions long before the second week of the year. So, your choice, I guess.

I've always liked the idea of resolutions. But as well intentioned as they may be, they don't always provide the infrastructure for change or success. Too often they're simply a statement of end results. *I'm going to eat less, exercise more, spend less, save more.* Great objectives, no doubt. But with no system in place, no guardrails to protect them, they're just that – objectives. And what happens, then, for most of us? We're riding high on this wave of change, betterment and growth, and *wham* – here comes the second helping of ice cream and the first credit card statement of the year. Then the letdown. Then the meltdown. Can you relate? I'm speaking from experience. But there's hope.

My son William, through his gifting of deflection, has precisely captured our human condition through a Christmas holiday spat with his brother. William (12) and younger brother Callahan (9) have what you might call, a vibrant sibling rivalry. One evening, when William had had enough of Callahan's requests for use of their

mother's iPad, he responded by tossing it *to* Callahan. However, witnesses assert it was thrown *at* Callahan. There may have been room for reasonable doubt were it not for the bruise on Callahan's left thigh. William was quickly detained for questioning. This is his story:

"William, [deep breath] why did you throw your mother's iPad at Callahan?"

"I didn't!" he exclaimed.

Incredulous of his response in the face of incriminating evidence, I was tempted to go straight to the sentencing phase, when he blurted out,

"It wasn't me, it was my instinct!"

And there it was. The answer I had no reply to. I was biting my lip to keep from laughing. Mary Lisa turned away, faking a cough, to cover her own outburst. Neither worked. There was no order in the court. We fell apart at his unintentionally honest and accurate admission. In the end, no pun intended, his actions lead to pain. For *both* of them it turns out.

Call it what you will, instinct, lack of discipline, the fall of man...we may find ourselves in situations we wish we would've avoided. *I should have paid cash. I should have gone to bed wanting rather than owing. I should not have thrown the iPad at my brother.* But there's hope.

There's always hope.

And that's what we love about the New Year, isn't it? The opportunity to turn over a new leaf, change bad habits, start new, healthier ones? I'm not going to tell you to spend less at Christmas, and I'm not going to tell you to stop using credit cards. Nope. I'm going to offer three words for the court's consideration:

Attention. Direction. Destination.

The things I pay attention to,
will lead me in a certain direction.
That direction will ultimately lead me to a destination.

It's unquestionable.

What are you paying attention to? (Conversely, what are you *not* paying attention to?)
In what direction are you *then* heading?
Is that the destination you *truly* seek?

This is the strategy your objectives are looking for – longing for. And it applies to more than just financial stewardship. What are the three most important areas in your life? Apply this axiom: Attention. Direction. Destination. Dare I say, if you spend time addressing these words... you may not need resolutions at all.

Case closed.

Posted in [life](#), [wisdom](#) Tagged [financial margin](#), [life lessons](#), [resolutions](#)
cents you asked...

Create a free website or blog at WordPress.com.

