



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Time and the River

My mom passed away on Tuesday at the age of 83. In the Age of COVID, this issue may well have to serve as a eulogy. First I want to share with you something I wrote about her for Mother's Day over 20 years ago:

I Remember

I remember how, after the brakes went out on the station wagon after coming down a hill, she reached over just before we crashed and held me back against the seat with her arm. I remember that vividly even though I was only a little boy. That probably saved my life, as my head still cracked the windshield.

I remember how she'd pick us up from swimming lessons and take us to Vacation Bible School while we changed into dry clothes in the car. I remember her taking me to baseball games and picking me up from football practice.

I remember her letting me stay in her bed by the fire when I was sick, and nursing me back to health.



Merritt Island, FL, 1970

I remember how she'd take me up to spend a few days with her mother—a classy and honorable woman—and tell me stories about my grandfather, who died before I was born.

I remember how, when my musical tastes began to expand beyond Tom T. Hall, and I wanted to buy my first real record (“Freak Out” by Le Chic), she grilled the owner of the record store about the song because she was concerned that it might lead me to a life of drugs. It didn't, but it did lead to a life of opposition to the War on Drugs.

I remember how she'd buy me a tub or two of butter mints from the Charles Chips man when he came around in his truck. I can still taste them now.

I remember how, starting in the seventh grade, she'd have me read classics like The Adventures of Huckleberry Finn, The Yearling, Our Town and For Whom The Bell Tolls instead of the less challenging books that I wanted to read.

I remember how she encouraged my interest in Thoreau. She'd give me his books, bring home videos about him, and tell me all kinds of stories about him and his circle of friends: “When Thoreau and Emerson had a spat, Emerson called him the captain of a huckleberry party, and Thoreau said Emerson couldn't trundle a wheelbarrow through Concord.”

I remember her teaching me how to write. She would review my essays and patiently instruct me in the often obscure rules of grammar, spelling and punctuation (“Think of the root word.”). To this day, whenever I have a question about the English language, she's the person I go to to get the right answer.

I remember her sense of humor. She revels in telling funny stories, and even plays along with callers who have the wrong number (listening to her ad lib one of these calls is pretty funny). Even something as simple as her requests for me to take the organic waste to the organic pile became a hilarious exchange. She's a real character.

I remember the sympathy, concern and understanding she'd show whenever I did something stupid and got in trouble. She would defend me with the loyalty and tenacity of a defense attorney, even though she knew I had done wrong.

I remember the importance she placed on staying married, so her children wouldn't have to grow up in a broken home.

I remember how she quit her job so she could stay home and take care of her children while they were in their formative years.

I remember the thousands of meals she cooked for me, which were always wholesome and delicious. I remember how she would get up early every morning so we could eat a hot breakfast before leaving for school.

I remember the care and affection she provided to my family's pets, right up until they drew their last breath.

I remember how she hosted at least four foreign exchange students—one of them several times—so that her children could see other countries and experience their culture.

I remember her passion for what Thoreau called “the right.” There was many a night when Dan Rather and Peter Jennings would have felt the wrath of her invective if TVs could receive as well as transmit.

I remember how while I was in the Army, she would tell her students: “As long as my son is sleeping in the freezing fields of Germany, you will stand for the Pledge of Allegiance!”

I remember how, several times a week, she’d send me envelopes (always “recycled,” with all kinds of stickers and notes on them) full of handwritten notes, coupons and interesting or funny newspaper clippings. In fact, I received one yesterday (always the kidder, the envelope said, “Happy Mother’s Day! :-)”).

I remember her generosity and generous spirit. Her family was very poor when she was growing up, so she always wanted her children to have nice things.

I remember those quiet moments when we’d be reflecting on something we’d just discussed, and she would offer up some bit of wisdom or recite one of the natural laws of life (“Time and the river . . .”).

But most of all, I remember the nurturing love, warm home and unwavering devotion she gave to each of her children. Happy Mother’s Day, mom. I love you.



Most of you have experienced the death of a parent or other close relative, but for me, this was my first one. For those of you who haven't, I'd like to share with you what it's like so you can be prepared.

Suddenly, it's the end of an era. Everything is history and cannot be changed. Nothing more can be said or done.

Instantly, the decks are cleared and all of the meaningless trivialities are swept away. All grudges are forgotten, all hatchets are buried, all transgressions are forgiven. Love and gratitude pour out of you, and you want to be close and loving and kind to everyone.

It's a time to remember. Flip through your family photo albums. Your life will flash before your eyes. Holy cow, how have you lived so long and known so many people and done so many things? How could you have forgotten so much?

It's a time for processing and solitude and long walks in the woods. Everything seems more real, more timeless and yet more fleeting. You become more open to pausing and savoring moments.

Sometimes in the middle of the night, the grief hits you and it feels like you're being

enveloped and crushed by giant arms made of concrete.

You see things that remind you of your loved one. Something they gave you (my mother was the most generous person I've ever known, so there's a lot). A wise or pithy saying that they were known for. My mother had dozens of these, using verbiage that no one else ever used, and we would frequently quote them in her voice (e.g., "She never put any goodwill coinage in the nickelodeon of life."). In this morning's USPS Informed Delivery email, I saw that we'll soon receive a letter from her—in her increasingly scrawled handwriting—which will be the last of hundreds. We also have one last package on the way from one of many catalog companies that she regularly patronized.

One of the last lines of Walden is, "Only that day dawns to which we are awake." The death of a close loved one helps you become more fully awake.



My mother's medical condition was so bad and urgent that they airlifted her to a regional hospital in a helicopter. We joked that she was able to cross "ride in a helicopter" off her bucket list, because she never would have agreed to do so if she had been conscious. She rarely left her home and did not have what she called "the freneticism gene."

Even though she was unconscious and as far as I know couldn't hear me, I was able to say some final words to her. I reminded her of a story I used to share with her: When Thoreau was on his deathbed, his aunt asked him if he had made his peace with God. Thoreau replied, "I wasn't aware that we had quarreled." I now know that she has found peace.

My parents' yard is full of large oak trees that are covered by resurrection ferns, which my mom used to marvel at, so I'd like to leave you with one of my favorite songs, "[Resurrection Fern](#)" by Iron & Wine.

What You Should Be Doing Now

1. Hug and kiss the ones you love, because tomorrow isn't guaranteed. (This is one of the [life lessons](#) I've taught my son, and he knows it by heart.) Live your life with kindness, magnanimity and understanding so that you have no regrets. Every day is a gift.

Question For You

Has the death of a loved one changed your life in a positive way? Did their passing help you grow in some way? How do you honor their memory? [Let me know!](#)



I would love to hear from you! I thrive on feedback from readers. If you have any comments, suggestions, insight/wisdom, or you'd like to share a link to a great article, please [email me](#).

Generally, I don't have time to answer questions about your specific situation, but if you have a general question that I think other readers also have, [let me know](#) and I will provide an answer in a future issue.

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