



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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What Is Death?

I went to the woods because I wished to live deliberately, to front only the essential facts of life, and see if I could not learn what it had to teach, and not, when I came to die, discover that I had not lived. I did not wish to live what was not life, living is so dear....I wanted to live deep and suck out all the marrow of life, to live so sturdily and Spartan-like as to put to rout all that was not life, to cut a broad swath and shave close, to drive life into a corner, and reduce it to its lowest terms, and, if it proved to be mean, why then to get the whole and genuine meanness of it, and publish its meanness to the world; or if it were sublime, to know it by experience, and be able to give a true account of it in my next excursion. ~ Henry David Thoreau, Walden

I know some of you are eager to get back to reading about the issues of the day, but [my mother's recent passing](#) hit me hard, and I need some more time to process that, and I think writing about it will help me do that.

About 11 years ago, I was hiking with my young son on a trail in our community when we passed a large log that had been decomposing for years. Beside it was a small sign that explained what happens to something after it dies. After I read it to my son, he asked me, "What is death?" I immediately recognized the significance of the question and paused

with a slight, bittersweet smile. This was the beginning of the end of his innocence. As we walked through the woods, I gently tried to explain this most salient fact of life: none of us gets out of here alive.



Yes, son, eventually, the trail ends.

I thought I knew what death was. But since my mother passed away, I have come to realize that I only had an abstract idea of what death is, like I was familiar with the concept or knew its dictionary definition. A friend of mine told me that since her father passed away, she now sees life through a different lens. That's how I now feel as well. It seems to be a more enlightened view, more serious and somber, heavier, more melancholy. You become more aware of what singer/songwriter Sam Beam calls "our endless numbered days." For the first time in your life, you know what real, permanent loss feels like. You move to the other side of a curtain that you've heard about all your life but could not understand how it felt to be there until you were there.

As a former soldier, I had a chance to contemplate the possibility of my own death at a young age. I came extremely close to going to Saudi Arabia before the Gulf War, to Kuwait after the war, and to Bosnia in 1993-4 (fortunately, I ended up not having to go to any of those places). Having your name read off a list to go to war is like watching a scene from a movie. When I got orders for Germany in early 1991, the unit I was assigned to had already deployed to Saudi Arabia. So before I left, on a cold winter evening with my

grandparents, we drove up to an old community graveyard at the top of a knoll in the Appalachians that my family used to hike up to each summer, and I picked out my own burial plot. Talk about a reality check, at the age of 22.

I had another chance to contemplate my own mortality when I had a heart attack on my 49th birthday, which is actually one of the best things that ever happened to me, because *I got the memo* about [the absolute imperative of living a healthy lifestyle](#). Since then, I've wanted to shout it from the rooftops that you don't have to be sick, dying or dead.

Unfortunately, most people never get the memo, which can only happen when they are ready to hear it. They never take the time to educate themselves about nutrition and exercise. The pull of old habits, inertia, unhealthy food and a sedentary lifestyle remain too strong, and sooner rather than later, the balance comes due someday.

One of the great tragedies of life is that even though we could increase our lifespan and healthspan by leading a healthier lifestyle, for whatever reason (habits, thoughtlessness, willful ignorance, deep psychological overcompensation for childhood traumas, laziness or lack of energy—which, ironically, is actually a byproduct of an unhealthy lifestyle, so the downward spiral feeds on itself), most people choose (usually unconsciously) not to.

If you love your family and friends and want to be an active part of their lives and not a burden on them for as long as you can, you have to do whatever it takes to maintain your body and your mind. As my father says, “If you take care of your equipment, your equipment will take care of you.” There is no equipment more important than your mortal coil.

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The greatest crime of all is the life unlived. ~ Unknown

Death is when your work in this world is done. Fortunately, my wife—a former minister who has a lot of experience with the dying—was able to tell my mother that her work was finished now, and that she could be proud of the amazing job she had done. I'm so glad she was able to hear that before she died.

Unfortunately, as Thoreau wrote, “The mass of men lead lives of quiet desperation, and go to the grave with the song still in them.” (As I may have noted before, I think Thoreau was wrong about the first part—the masses actually lead lives of *noisy* desperation.)

So many of us squander our lives chasing meaningless things that we think will bring us happiness. Society and marketing have conditioned us to believe that if we get that college degree, get that corporate job, get that new car, we'll be happy. We spend our time surrounded by a**holes instead of by the *very few* “angels on Earth” who lift us up with their smile and beautiful spirit. We waste our energy worrying about things we can't control. Our lives are ~~frittered~~ Twittered away 150 characters at a time.

A longtime hospice nurse revealed [the five most common regrets of the dying](#). These two quotes especially caught my eye: “It is very important to try and honour at least some of



your dreams along the way. From the moment that you lose your health, it is too late. Health brings a freedom very few realise, until they no longer have it.” As I've said before, health is the ultimate wealth, because to have a fulfilled life, you must be able to pursue your life's purpose, and it is difficult if not impossible to do that without a healthy body and mind. Also: “It all comes down to love and relationships in the end. That is all that remains in the final weeks, love and relationships.”

How about you? Will you go to the grave with the song still in you? Do you know what your life's purpose is, and do you pursue it every day like it's your job, no matter your age? How do you touch the lives of other people and make them better? How do you serve your fellow man? How will you be remembered, and by how many people?

One of my sisters reminded me of something my mom did that had almost been lost in the mists of my early memories. For years, one of our neighbors was an elderly, gentle widower who we called Uncle Tom. My mom would make an extra helping of dinner for him and have my sister bring it to him, thousands of times. That's just the kind of person my mom was. I recently added a new affirmation to my daily list: “I honor [my mother's] memory by loving and being kind to others.”

I have now been publishing this newsletter every week for a year. Since conceiving of it several years ago, I have always wanted it to be about more than just personal finance and preparedness—namely, how to live a fulfilled life. One day I may change its name (I already have one in mind) to reflect that broader mission.

As far as I know, one of the first people to study this question deeply was the Frenchman Michel Eyquem de Montaigne, in the 1500s. After being thrown from his horse in a near-fatal accident, he spent a lot of time thinking about how one should live (he owned an estate, which afforded him the luxury of time). Several years ago I read [How to Live: A Life of Montaigne in One Question and Twenty Attempts at an Answer](#), which was interesting, and I own but haven't yet read Montaigne's [The Complete Works](#) (1,376 pages).

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Grieving is exhausting, but after about a week, you turn the corner and every day gets a little better. At first you cry in the middle of the night, but then you start getting amazingly restful sleep.

Humor helps a lot, and brings your loved one back in spirit. My mother had hundreds of famous sayings, and we've been able to bring some much-needed levity and mirth to the situation by reciting them to each other at opportune times.

I see and hear my mom's spirit everywhere now—in the gurgling of the creeks I hike next to, in the sun's rays that pass through eddying currents of crystal clear water before falling on the rocks and sand on the bottom, in the late afternoon sunlight dancing off the needles of the pines, and in the blue-gray color of the distant mountains.



Life is not a journey to the grave with the intention to arrive safely in a pretty and well-preserved body, but rather to skid in broadside, thoroughly used up, totally worn out, and loudly proclaiming: Wow!! What a ride! ~ Unknown

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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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