



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

Issue #127
July 14, 2023

Happiness Is a Decision

This week I was reading a book ([Modules for Manhood: What Every Man Must Know, Volume 1 of 3](#) by Kenneth W. Royce AKA Boston T. Party) to my son when I came across this story:

A 92-year-old, petite, well-poised and proud man, who is fully dressed each morning by eight o'clock, with his hair fashionably coifed and shaved perfectly, even though he is legally blind, moved to a nursing home today. His wife of 70 years recently passed away, making the move necessary. After many hours of waiting patiently in the lobby of the nursing home, he smiled sweetly when told his room was ready. As he maneuvered his walker to the elevator, I provided a visual description of his tiny room....

"I love it," he stated with the enthusiasm of an eight-year-old having just been presented with a new puppy.

"Mr. Jones, you haven't seen the room; just wait."

"That doesn't have anything to do with it," he replied. "Happiness is

something you decide on ahead of time. Whether I like my room or not doesn't depend on how the furniture is arranged . . . *it's how I arrange my mind*. I already decided to love it. It's a decision I make every morning when I wake up. I have a choice; I can spend the day in bed recounting the difficulty I have with the parts of my body that no longer work, or get out of bed and be thankful for the ones that do. Each day is a gift, and as long as my eyes open, I'll focus on the new day and all the happy memories I've stored away. Just for this time in my life. Old age is like a bank account. You withdraw from what you've put in. So, my advice to you would be to deposit a lot of happiness in the bank account of memories! Thank you for your part in filling my Memory bank. I am still depositing."

Talk about a truth bomb! I shared that with my friends and heard back from a number of them that it really struck a chord.

About a decade ago, a number of books about happiness were published. They seemed to be about how to *find* happiness or *be* happy. But if you chase after happiness, like a butterfly, it will elude you. Pursuing happiness is like trying to improve your self-esteem without actually achieving anything. Both are *a result* (usually from making good decisions and being an honorable person, respectively) and thus something that cannot and should not be pursued directly.

Besides, if you read a book such as [Man's Search for Meaning](#) (by psychiatrist and Holocaust survivor Viktor Frankl), you'll realize that what people really desire is not happiness, but a life of purpose and meaning. And usually that involves serving others.

The story above uses the word *happiness*, but I think what the old man really had was *contentment*. Happiness seems shallow and fleeting, whereas contentment seems deep and enduring.

When people hear the word *wealth*, they think of financial wealth, but there are many different forms of wealth: health, knowledge, wisdom, relationships, access to clean air and water, quality food, the beauty of nature, etc. Contentment is a potential major source of wealth that anyone can have, no matter their financial means. All it takes is a decision.

And as soon as you make that decision, boom! It's like a shot to your solar plexus. Your whole outlook and mindset changes. It feels so liberating, because now you no longer have to try to chase after so many things. As we say in my family, "You're set for life!" So many people are living unhappy, depressing lives (usually after spending hours a day viewing curated stories and Photoshopped images of other people's lives on social media) when they could instantly transform their life into one of serene contentment simply by making one decision.

We have so much to be thankful for, and yet few of us ever stop to count our blessings. If you can read this, it's a miracle. First the fact that you're even alive. You can see and read, you have access to electricity, a computer or cell phone, and the Internet. You

probably have good shelter, clean drinking water, a full belly, indoor plumbing and air conditioning. You probably have access to a car that can safely and comfortably transport you to a job, all kinds of stores, restaurants, a gym, health care providers, etc. You can communicate instantaneously with perhaps most people in the world, and you can travel almost anywhere within a day or so. You potentially have access to all of the most advanced technology, conveniences and comforts that Man has ever known.



Yet so many Americans lack a reference point that helps them put things in perspective. My reference points include serving in the Army for four years, living overseas for four years, and having a heart attack on my 49th birthday. Many people have more extreme reference points: service in combat (including possibly being wounded, losing a limb, or developing PTSD), the early or unexpected loss of a close family member, a child with autism or Down syndrome, a parent or spouse with Alzheimer's.

My wife will often tell me about something that someone has posted on Facebook, which has become a joke in our family, because it always starts with these words: "Someone is complaining on Facebook about...." Invariably, it's a very minor, First World "problem" that no one on Facebook would be able to do anything about. People who complain the most probably have the least amount of legitimate reasons to complain.

Listen, in order to get what you want in life, you have to *attract* them by becoming a quality person who deserves them. If you *decide* to become a positively charged human being (what I call an Energy Ambassador, as opposed to an Energy Vampire), you will be

amazed at how quickly people and opportunities start to become attracted to you as if you were a magnet. But you first have to adopt, develop and maintain that mindset. Your mindset will pretty much determine your fate.

Start every day by expressing [gratitude](#) for something in your [planner](#). It's impossible to be upset and grateful at the same time. Thank people for the things they do for you, even if it's just your spouse cooking a meal. Add “put a smile on someone's face” to your [habit](#) tracker. Add this to your [daily affirmations](#): “I frequently ask, 'What's great about this situation?’” (That question is one of the few sayings on the sides of my pickleball paddle.) The next time you feel irritated about something, look for the silver lining instead. It requires self-awareness and effort, but the resulting radical shift in your mindset is worth it.

Forget about chasing happiness or trying to *be* happy. Look for what's awesome in every situation and you will take on a positive charge, and thereby attract the people and opportunities that will bring long-lasting contentment.

Movies to See

[The Sound of Freedom](#) In theaters now. Don't miss the special message after the final credits.

[Take Your Pills: Xanax](#) on Netflix

News You Can Use

[Consumers Looking for “Pawn Shop Near Me”](#) I would imagine almost all of them are looking to sell something.

[Newsletter Archive](#)

[Recommended Books](#)

(I receive a commission if you buy a book via this link.)

I would love to hear from you! If you have any comments, suggestions, insight/wisdom, or you'd like to share a great article, please leave a comment.

Disclaimer

The content of this newsletter is intended to be and should be used for informational/ educational purposes only. You should not assume that it is accurate or that following my recommendations will produce a positive result for you. You should either do your own research and analysis, or hire a qualified professional who is aware of the facts and circumstances of your individual situation.

Financial Preparedness LLC is not a registered investment advisor. I am not an attorney, accountant, doctor, nutritionist or psychologist. I am not YOUR financial planner or investment advisor, and you are not my client.

Investments carry risk, are not guaranteed, and do fluctuate in value, and you can lose your entire investment. Past performance is not indicative of future performance. You should not invest in something you don't understand, or put all of your eggs in one basket.

Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietician, or personal trainer.