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# ***Better Decisions***

A bulletin devoted to helping you make better and better financial decisions

## **Money and the Requirements of Life**

by

[Al Wroblewski, CFP®](mailto:Al Wroblewski, CFP®)

Among my 18 zillion interests, one of them is Zen Buddhism. In a dandy book entitled, *Nothing Special*, author Charlotte Joko Beck suggests the question is not: What do you want out of life? Rather it is: What does life want from you?

Reminds me of John F Kennedy's inaugural quote exhorting, "Ask not what your country can do for you, ask what you can do for your country," but I'm not limiting this discussion to patriotism, I'm posing the question as a larger puzzle.

Okay, so how does this work? How do you figure out what life wants from you?

Finding the answer probably starts by back-peddling away from a me-first life agenda. Instead, try on: Duty. Family. A roof over your head. Food in the frig. Doing good work. Clothes on your back. Caring for others. Enjoying and sharing simple pleasures.

Sounds kind of old-fashioned, doesn't it? Especially when we're such a nation of consumers. Read this from Paul Ekins in *The Consumer Society* (p 2): "A consumer society is one in which the possession and use of an increasing number and variety of goods and services is the principal cultural aspiration and the surest perceived route to personal happiness, social status, and national success."

["National success"???? Oooh, so *that's* what JFK wanted us to do for our country: Head out to the Mall of America and max out our credit cards! Yes!]

When I do financial planning with clients, we look at something I call the personal mission statement. These are collections of little "I will..." or "I am going to..." phrases that proclaim one's intentions in life. They help set a direction for financial decisions. So far, no client has ever proclaimed allegiance to consumption by stating their mission as: "I am going to buy, buy, buy until I drop!"

What does life require of you? And what does it cost? Set aside, for the moment, the question of what you want. Set aside what advertisements want you to want. Instead, ponder the requirement question.

Do we confuse having enough money in order to consume with having enough money in order to live? Do we confuse consuming with living? Can we increase our living without increasing our consuming? Maybe we can. And maybe it starts simply by asking yourself the question, "What does life want from me?" Then, find your answer and go from there!