

February 2014

## The Humanity of Money

Dear Mom and Dad,

I want to thank you for the difference you've made in my relationship with money. I've watched my friends struggle in ways I didn't because of the example you have been in my life. Remember our trip to the kid's dollar store for clothes? You always paid cash, saying that debt is only for things that appreciate in value. I also learned that clothes do not define my worth.

One of my most vivid memories was when you explained what I should do with every dollar I received. The 70/20/10 Rule\* has made a huge difference in my life and taught me to balance instant gratification with being responsible for my longer journey. I remember the one Sunday I asked, "Where do I take the money for church from?" "From the 70%, of course," you replied.

I realized what a good life I lived when you had those birthday parties for me. You asked my friends to bring a gift/donation for a nearby shelter instead of a present for me. I loved taking the donations and presents for those kids without a home. I got how lucky I was. They always had a little cake for me and a big thank you. I learned helping others feels good.

One day when a clerk gave me excess change I remembered what you did. As I headed back into the store, I knew you would approve of this demonstration of personal integrity.

How excited I was when you explained what a mutual fund is and how it allowed me to invest in many of the world's finest companies. You contributing to my special fund for college was awesome. It made my graduation today possible.

I overheard a kitchen conversation that you both have your long term care handled. As you age, I'd feel responsible for you. Thank you for your discipline to handle your finances, stay independent and take good care of yourselves. I love you best!

\* Spend 70% of every dollar, save 20% for bigger ticket items, and use 10% for longer term creation of wealth.



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