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The most precious gifts in life are not monetary ones



John Schooler

Recently, one of the financial advisers in my company gave me a book. Actually, he gave me a gift. The book was called “The Ultimate Gift” by Jim Stovall. It is a wonderful story, easy to read and very fun. But more than that, it gave insightful lessons into what is the ultimate gift.

The book is as much about money as it is about life and living life richly. Part of living life richly is putting money into perspective.

If you get a chance pick up the book sometime, it might just be the ultimate gift. Here’s a sample:

- The gift of money. “Money is nothing more than a tool, it can be a force of good or a force of evil, or simply be idle,” wrote Stovall.

Whether you have a lot or a little, money mixed with the right intention can be leveraged to make a tremendous difference in this world. Is your money working for you or are you working for it?

- The gift of work. “He who loves his work never labors,” wrote Stovall.

A businessperson passed by a construction site and asked one of the tradesmen what he was doing.

The worker, rather gruffly, said, “I’m breaking my back laying bricks.”

A short walk later, the businessperson asked another worker what he was doing. “I’m just earning a living,” was the reply.

Curious about these replies, the businessperson asked a third worker what he was doing. Without hesitation, he said, “I’m building a cathedral.”

If you are still working, are you breaking your back, earning a living or building a cathedral?

- The gift of friends. “It is a wealthy person, indeed, who calculates riches not in gold but in friends,” wrote Stovall. It’s been said a good friend is worth his or her weight in gold. With gold prices near 25-year highs, that friend is getting more valuable. In fact, if your friend weighed 170 pounds, his, or her, worth in gold would be about \$1.6 million at the recent price of \$600 per ounce of gold.

While it is easy to put a price on gold, we can never put a price on friends.

- The gift of learning. “Education is a lifelong journey whose destination expands as you travel,” wrote Stovall. No matter what your age, continuing your education is healthy for you. It keeps your mind sharp and helps you store and retrieve information more easily.

An old Japanese proverb states, “We begin aging when we stop learning.”

Ponce De Leon searched for the secret to stop the aging process, but he never found the fountain of youth. Lifelong learning may be the next best thing.

- Problems. “I finally know that joy does not come from avoiding a problem or having someone else deal with it for you. Joy comes from overcoming a problem or simply learning to live with it while being joyful,” wrote Stovall.

I also know we learn so much from the success of dealing with difficult problems and from our failures. Many very successful people in this world have said they learned so much more from their failures than their successes.

- The gift of family. “Some people are born into wonderful families. Others have to find or create them. Being a member of a family is a priceless membership that we pay nothing for but love,” wrote Stovall. Families come in all shapes and sizes. Some are nuclear and some are extended. Some are related by blood and some are related by choice. Some are close and some are distant.

But no matter what the connection, all families have one thing in common: love. The world is a dangerous place, but our family can provide a safe haven. There is no better time than now to build up that haven.

- The gift of laughter. “Laughter is good medicine for the soul,” wrote Stovall. Bob Hope died at age 100. George Burns died at age 100. Maybe we should all laugh more.

- The gift of giving. “The only way you can truly get more out of life for yourself is to give part of yourself away,” wrote Stovall. It is a paradox of life that the more we give away, the more we get in return. Super investor John Templeton was asked what was the best investment he ever made.

Tithing was his response. For every dollar he gave away, he received \$10 in return, he said.

“All I can say to that is ‘deal,’ ” he said.

- The gift of gratitude. “In those times we yearn to have more in our lives, we should dwell on the things we already have. In doing so, we will often find that our lives are already full to overflowing,” wrote Stovall.

Instinctively, we all want more. We want more money. We want more power. We want more beauty. Society and culture add to the mix by fostering an environment of “more is better.”

Yet, deep down, we all know that more does not equal happiness. A few moments a day of gratitude for what you presently have will go a long way toward ending suffering over what you do not have.

- The ultimate gift. “In the end, life lived to its fullest is its own Ultimate Gift,” wrote Stovall.

John Schooler is the president of Western Financial Advisors and WFP Securities. He can be reached (858) 677-0477.

John Schooler writes weekly about financial matters.