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What does money mean?

Because of my occupation, this is a question that I've spent much time contemplating. Interestingly enough, the answer (s) for me has been the same for all of my adult life. To me, money is opportunity, and love. The two are very different so I'm going to expand on them separately.

The first point of opportunity may seem obvious, yet so few people see this clearly. Access to money means choice. It means that we don't feel we have to do something because "we have no choice". I hear this phrase so often these days and it really bothers me.

As we tell our 15 year old daughter, you have to make sure you have choices. This means taking as many math credits and science credits as she can handle and making sure she takes optional courses that she's both interested in, but will also increase her choices as she heads down this journey of choosing an occupation.

From the day we earn our first pay cheque we make choices as to how that money will affect our lives. I know a woman who was proud that her 15 year old daughter paid for her own new iPhone to the tune of \$1100.00. We parent a little differently in our house and would be shocked if Grace thought that was a good use for such a large amount of money.

We need to counsel our kids to always put some money away in order for them to have as much opportunity and hence choice as they need or want.

Throughout our adult lives we choose what we'll do with our money. Are we the people who are working to just buy stuff or are we accumulating some funds so that we have choices and opportunities in our present and our future. I know that this is a leap of faith and one that can be tough to stick with, but when we are disciplined and try to keep moving forward financially each year, we'll thank ourselves when we're older.

I recognize that cash flow can be tough, and also that things happen that can derail a plan short term. That isn't a reason to beat ourselves up as long as we get back to accumulating or debt reduction (or both) as soon as we can. When I meet with my retired clients I see the lack of financial stress in their lives and know that this is enhancing and hopefully extending their lives.

My second definition that money means love may not seem so obvious. To me, money very much is love. I hope everyone knows me well enough to know that I don't mean I simply love money (or buying stuff) and you should know that what I love the most in the world is my family.

I've often said that I can't stand the line people use "that money doesn't matter to them" – I think this is yet another example of the socially popular thing to say. I can only speak from my own experience but without the money available I'm not sure I'd like to think about how our son Peter would be doing. As you know, Peter has autism and when he was 3 years old we decided to take things into our own hands and stop waiting for provincially funded "assistance".

This is an extreme example but some of you have had some pretty extreme times in your life when you were very thankful to have the funds to be able to help someone you love. We need money to properly care for our family and for our health. The health is obvious, as the stress of worrying about money constantly, not eating properly and not sleeping takes its toll.

Caring for our family is not so obvious, and by family I mean spouse, kids, parents, grand kids, nieces and nephews, siblings, grandparents – this pertains to all of you. There is the minimum that some provide with the idea being that people can just take care of themselves. However; we all share the trait of caring deeply for those that we love and also of taking care of our loved ones.

This takes money and at the very least takes enough financial security to afford the time. Putting our family first can only happen if we have some financial security. I know that some of us would like more of that and we'll get there, and I know that some of you who are retired offer assistance at times to help provide more security. A parent or grandparent putting money away for a grandchild's education is the definition of money is love, as is a family member helping another both physically and financially, when it's most needed or helpful.

It's a part of our lives and as I'm typing this I can think of many examples from my conversations with all of you. I consider myself fortunate to be a relatively integral part of your lives (don't worry, I'm not inviting myself for Christmas). By sharing so much with me I'm able to truly help each person define what they are attempting to do and create a plan to get there. There will be bumps (not one person just gets straight there, trust me) but the discipline and focus on the goal will be worth it.

Now let's insert a discussion like this into a modern day, politically acceptable conversation, it probably won't sound too good. I however; just don't care anymore. For some reason it's become popular to knock down people who are considered "rich". I'm not even sure what the current definition may be but I'm pretty sure everyone reading this would be considered "rich". So we hear things like tax the rich (once again, that's all of us) by way of income tax, estate tax, property tax – you name it. It's become acceptable to do so but it's contributed to a lack of personal responsibility as more and more people become reliant on government funds. Our family has chosen to not be reliant on government funds and some would say that makes us "rich" or "lucky". I'm not sure I would agree with either definition.

I think it makes us self-sufficient and in a sense "protectionist" (sorry, had to throw that in –ha!) because we choose to care for our family ourselves. We also try to be good citizens by both donating funds, items and time to those in our community who are more vulnerable. Truth is, I think we were all likely raised this way and are trying to just carry on the values we were taught.

I know I won't be the catalyst to produce great change in the world but I hope I'm positively affecting what I can in my piece of the world.

I thank you for taking this leap of faith with me and for taking me on your journey. Enjoy the holiday season and the rest of 2018!

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