



# Choosing Not To!

by Mark Stevens

*"Dad, they're rich!"*

exclaimed my daughter, then age nine, as I drove her home from a friend's birthday party. Flabbergasted, I pulled over and gently asked: "Honey, what do you mean by rich?" In five seconds I listened to her laundry list: "Well, Cindy Loo's parents bought that gigantic house and Cindy's got her own cell phone, and her birthday had a private caterer, and you saw the pony at the party and, and, and... Well, there I was on the side of the road in Cindy Loo's high-end development, seeing my daughter succumbing to a common misconception resulting from America's affluence run amuck, that having big stuff equals **"rich"**.

## My daughter needed a tune-up, and fast.

"Honey", it is true that there are many people in our area that are fortunate enough to be very rich", I explained. "It could be that they worked very hard in a business and maybe they or their family invented something that helped a lot of people. And, you know what? They deserve to be rich, because they worked hard for it. **"BUT**, there are a lot more people who live in big houses and have a lot of expensive stuff that are not rich at all, they only want to look rich." "Actually," I ventured, "some people give up a lot of happy times working in jobs they dislike, to stay in big houses; and many times, they can't save any money because they owe lots of money to others. **This is called debt.**

**I proceeded:** "Let me ask you, has mommy or daddy ever argued about money? Have we ever denied you anything you wanted that you worked for, saved for and helped pay for? Have we ever had to miss important days like your graduations, birthdays or school stuff?" My daughter sat there looking at me like Columbo, when he was solving his case – confused, but thoughtful. "Are we rich?" she asked gently.





“See honey” I said as I started driving again, “I have been pretty lucky with our business and mommy and daddy made a decision that when the business started, we would be careful how we spent our money. Now, mommy and daddy could certainly buy a really big home and have a lot of stuff, but we..choose not to! *We choose more positive things like savings and spending lots of time with you and your sister.*”

## Empowerment vs. Acquiescence

In an instant, her posture went from forlorn to fantastic, “I get it daddy”, she said, “we can do all that stuff, but we just don’t have to.” “Yes Dear,” I followed, “we choose not to.”

## From the mouths of babes:

Three days later, my wife corners me in the kitchen, “did you have a talk with your daughter?” she asked curtly. “When I asked her if she cleaned her room, she politely told me, “Mom, I could have certainly cleaned up my room, but I...”, (you guessed it). I created a monster.

You see, for many of us, wealth is something that is not simply given to us; it is worked for. Unfortunately, just as many of us have a faulty money mindset or an unrealistic vision of how we should judge our income generating ability as it is related to our spending habits. So people who earn “X”, immediately gravitate to a “Z” lifestyle without the proper financial foundation to support it. Of course, on the surface, and to the neighbors, everything is fine except for the prescriptions for stress, depression, anxiety, A.D.D. and the dog’s shrink visits!

Our generation needs to understand that an incessant push to “look” wealthy can undermine the very fabric of family happiness. So, just like microwaved dinners steal flavor from food, these immediate microwaved “look at me” lifestyles steal the true flavors associated with stable savings, and the comfort of living well within your means.

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Best of Luck, *Mark Stevens*.

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