



## ***The Up's and Down's of PROSPERITY***

***We have lived under the sober acknowledgement that***

***DISCIPLINE combined with COMMITMENT***

***produces PROSPERITY***

***which has the capacity to destroy them both.***

I read that recently on a client's website. The words jumped off the page! Read that again... this time SLOWLY... WOW!! Could that be true?

In my former life as a financial planner, we would often ask the question:

***When has unearned wealth benefitted anyone?***

I believe that is a question worth pondering.

Wealth, in and of itself, isn't something "bad." Nor is prosperity. However, I would add, be wary of them both... Wealth, like prosperity, can be either a TOOL or a TRAP. You choose. Having said that, you can only choose for yourself. Your kids, your spouse, your grandkids – they have to choose for themselves. You can set an example for them, but you cannot choose for them.

What does it mean to be wary of wealth? To be wary of prosperity? Part of the answer, for me, is to be like Goldilocks... *Not too hot... not too cold...* Check your "temperature" when it comes to wealth and prosperity. On their own, neither hold power. Yet, once we cede power to them, both wealth and prosperity "come alive" and can usurp that power. Be wary.

What are some "antidotes" to this/these trap(s)? Here are a few. You can think of others:

- Live a DISCIPLINED LIFE, what some would call a Rule of Life... Not rules for rules' sake, but guidelines, principles to live by. Practice saying NO – utilize VOLUNTARY RESTRAINT. Say no to something... It may be small, like that extra cookie. It may be big, like giving and giving your kids TOO MUCH.
- Stay COMMITTED... to what matters. I would list family, faith and friends. What would go on your list?
- GENEROSITY. I've shared with many that I will never be accused of being too generous. I try and ask myself the following question regularly: ***Is my heart growing in generosity?***

A New Year is soon upon us. Why not give yourself a fresh start?! I'll close, wishing you all a Happy Holiday Season, with where I started this:

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