

# A Thought for the New Year

You should take wisdom where you find it. The following was from an American financial newsletter called Jeff Clark's Market Minute. It's definitely worth the read.

## Is That Why You're Up at 1:00 in the Morning?

My son nearly gave me a heart attack last night.

The market has been acting a little nuts lately. So, I got up at 1:00 this morning – about two hours earlier than my normal routine. I figured I'd get a jump on the futures trading and see if I could gain an edge on what was going to happen today.

I turned on the TV in the living room, tuned it to the Bloomberg Financial station, and I sat down on the couch.

"Ouch," my son screamed when I sat on his legs.

"What the heck, Carson," I responded. "Why are you sleeping on the couch? You just about scared the life out of me."

"We need to talk, Dad," Carson said as he wiped the sleep from his eyes and turned so he could sit upright on the couch. "I'm worried, Dad. And I wanted to talk to you about it before you locked yourself in your office this morning. I fell asleep on the couch last night so I'd wake up when you got up."

"Alright, son," I said. "I get it. What's on your mind?"

"Do you remember when Mr. Owen shot himself a few years ago?" Carson asked. "Well, I've been watching the stock market and I'm worried something just like it might happen again."

(Just to catch everyone up to speed, here's a portion of the essay I wrote about Mr. Owen way back in 2010)...

I didn't sleep at all last night.

Sometime around midnight, my 8-year-old son crawled into bed with me and my wife. When he noticed my eyes were open, he asked me a question that sent my heart racing...

"Daddy," he asked, "why would a person kill himself?"

My son had overheard a conversation between my wife and a friend. They were talking about a neighbor who, burdened by financial concerns, drove to a nearby reservoir. As he watched the sun set behind the hills, he stuck a gun in his mouth and pulled the trigger.

I picked up my son, carried him out to the kitchen table, poured him a giant glass of milk, and tried as best I could to answer his question...

"Son," I said, "sometimes a person forgets how valuable his life is. He gets overwhelmed by temporary concerns and problems and he doesn't remember that God gave him the strength to overcome any challenge."

"But Grandpa's neighbor was a strong man," my son replied, "and he did the same thing."

Two months ago, my father-in-law's neighbor – a 60-year-old police officer, six months away from retirement – came home early, pulled his car into the garage, took out his service revolver, and ended his life. We found out later he was suffering financially. He was upside-down on a number of real estate deals and on the verge of bankruptcy.

“You’re right, Carson” I said. “Mr. Owen was a strong man. I think he just forgot how strong he was.”

“You won’t forget, will you, Daddy?” Carson asked.

His words hit me like a Louisville Slugger across the forehead, and I finally realized why he had trouble sleeping. “Sweetheart,” I said, “I’m Hercules. I’m the strongest man in the world, and I’ll never forget it. You’re strong, too. And so is your brother, and so is Mommy. Your grandparents are strong. Your friends are strong, and your friends’ families are strong, too. And if anybody starts to forget it, we’ll be sure to remind them, OK?”

“OK, Daddy” he said, and his arms squeezed around my neck as I tucked him back into bed. I sat with him, holding his hand as he fell asleep.

Here we were, more than eight years later, sitting on the living room couch at 1:00 in the morning, worried about the same thing.

“Son,” I said. “There’s a big difference between financial concerns and life concerns. Money comes and goes. Sometimes we have a bunch of it coming in. Sometimes... not so much.

Most of us spend so much time thinking about money that we forget about the really important things we have in our lives – the things we should be truly grateful for.”

“Is that why you’re up at 1:00 in the morning, Dad?” Carson asked.

“No, son,” I smiled. “That’s why you’re up at 1:00 in the morning – to remind me of what I really ought to be thinking about.”

Carson smiled – secure in the knowledge he had delivered his message.

I smiled, too – knowing that God has blessed me with a really smart kid.