

## **Giving Yourself A Helping Hand**

If you are a strong supporter of government as the answer for individual challenges and problems, let me apologize at the start. This issue will delve into some observations and perhaps truths about gaining maturity around money. While we may hear politically spun phrases like “Income Equality”, rest assured that you ultimately know far better how to provide for your needs than someone in government ever will. You also have the chance to create far better outcomes than a bureaucrat at any time in history could. Perhaps best and most mature of all, by exercising your freedom and through your own effort you will also gain something as worthwhile, and that is the sense of accomplishment.

### **What Is Fair**

These perspectives are based on now 59 years (I had a birthday this week) of watching people succeed and stumble in their financial lives and doing so myself. My sense is that we are all created to be different and unique. In my idealized America, we all start off with the same opportunities, if not the same environments to launch from, in our pursuit of happiness. Then by making good choices at every stage of our lives from grade school to our career capstone we have the chance to build a wonderful life. There are countless rags to riches stories and examples of wasted talents and opportunities. It is all part of a grand journey and the wisdom lies in taking personal responsibility for the choices and the outcomes.

### **Beyond My Control**

To be certain, at 5'7" and 150 pounds entering college, it was unlikely that I would ever be drafted for a professional sports team. Is it fair that there is inequality in height, weight, speed, muscle mass and agility? You can get stuck quickly in life by focusing on what you don't have, rather than taking stock of what you do have and putting forth your best effort, focused on your unique strengths and talents. Life offers no control of things other than our choices. Even in failure, people can decide to be defeated or to use it as a profound lesson and a stepping stone to ultimate success. There is much wisdom in embracing this reality.

### **Different Outcomes, Different Incomes**

Don't get me wrong, do I think the world assigns the right value to every job? No, my sense is that there are overpaid and underpaid jobs. If you are being overpaid, the world has a funny way of sometimes bringing that job to a close, just ask a former mayor of the City of Bell here in SoCal. If you are being underpaid, a wise person might choose to see it as motivation to find a better and more rewarding situation to employ their talents and efforts. You see, the choice to move or sit tight is up to each of us. If you want a different income, you have to seek ways to have a greater impact with your unique talents.....and they always exist.

### **The Helping Hand To Yourself**

The helping hand to yourself is to embrace the idea that it is up to you. The job you seek, the qualifications it requires, what it might take to compete for that position, what it will take to

succeed at the job, these are all up to you. So too is how to use the income wisely to build your net worth. The helping hand to yourself is simply to accept responsibility for both the choice and the outcome. Better outcomes usually require better choices. This has been my observation of everyone I've encountered in life.

### **Bottom Line**

Please forgive me if this all seems obvious or if I've stepped on any philosophical toes. What I will leave you with is this..... Where are you experiencing an outcome that is not what you want? What choices lead to that outcome? What could you choose that would result in a better outcome for you? My bottom line this time is to say that it is up to you and the choices life offers you. If you would like some help brainstorming, just give me a call, I'd love to help.

### **Your Feedback**

I would love feedback on this newsletter. Future issues may include a host of good ideas, insights, specific steps to take financially, life insights and of course "Wit and Wisdom". Most importantly, I'd like it to be of value to you and to encourage an exchange of great ideas and insights. Please send your feedback to:

Colin S. Mackenzie, CFP®  
Cetera Advisor Networks LLC, Member FINRA/SIPC  
301 E. Colorado Blvd, #400  
Pasadena, CA 91101  
[mackenziec@ceteranetworks.com](mailto:mackenziec@ceteranetworks.com)  
[www.cmackenzie123.com](http://www.cmackenzie123.com)  
(626) 795-8896

The views stated in this newsletter are not necessarily the opinion of Cetera Advisor Networks and should not be construed directly or indirectly as an offer to buy or sell any securities mentioned herein.