



# 9-Minutes To Change Your “Financial” Life

The suicide deaths of celebrities like Anthony Bourdain and Kate Spade has brought an uncomfortable and tragic attention to a growing problem. According to a recent report by the Centers for Disease Control and Prevention, rates of death by suicide in the U.S. have risen by close to 25% over the last 20 years. We're not here to debate how and why. It's not our area of expertise. However, suicide is a choice. Not a good choice. Suicide doesn't know age, success, color, social status. Suicide knows demons. When they overwhelm, you listen. Coming from a family where suicide and depression runs deep, to this day I wonder if I should have saved my mother the third time she tried to take her life. I needed 6 months absence from junior high school to care for her. Before a person takes a horrible step, before you would make the choice, look for divine intervention. Search for a message, a sign, anything. That it's not your time. As I work on a few big projects, one being a book with business partner and individual I greatly respect, Lance Roberts, I try my best to listen to what I usually ignore. The divine intervention reaches to me through the tall pines that surround my house. When I assist someone overcome a money obstacle, I consider it divine intervention, too. I firmly believe divine intervention was involved when I saved my mother for the third time. She never attempted suicide again, but her existence was far from happy. So occasionally, I wonder. Was saving her the best choice? In your life, many

questions will remain unanswered.

*?You just learn to live with open circles, I guess.?*

Lucas McCain delivers these words in my screenplay to bring the 50s western, *?The Rifleman,?* to the big screen. Many of us must don't learn to close open circles when it comes to poor financial decisions. Even the worst money habits can be turned around, changed for the better. It doesn't take much effort to identify poor financial paths and initiate small steps to turn the tide. The tragic events over the last two weeks reminded me of an incident that occurred when I was a boy. It was back then I realized that minutes can slow down and feel like forever. Here are some lessons I learned back in 1976.

*?Another nine minutes. She'd be dead.?*

I wonder what he meant. Almost 4 decades ago. As memories fade leaving pin-hole punctures wrapped in thick haze of distant moments, there remain a few clear snapshots left in my head of what happened that August morning. You know. Nine minutes that border life and death. So specific. So odd. Her body was glowing cold. Dressed in the previous day's outfit. Low faded jeans, bell bottom style. Shoes. A floral halter top circa 1976. Tight in a fetal position. Her head and neck awkwardly stuck between the bottom shelf of the refrigerator and a crisper bin. The paramedic pulled 92-pounds of stiff limbs from a cold cage. He heaved her to the linoleum kitchen floor as easy as a person tosses a used candy wrapper. She was solid. An overdose of pills and booze. I was certain it was rigor mortis. I'd witnessed enough of it spending time staging G.I. Joe adventures in the plush red-draped lobby of the neighborhood funeral parlor owned by my best friend Joey. But she wasn't dead. The paramedic said in nine more minutes things would have been different. But how did he know? I looked up at the kitchen clock. He said those words with such confidence. Who was I to doubt him? 2:51am. In nine more. Game over: 3:00am.

## **Lesson #1 WE ARE ALWAYS MINUTES AWAY FROM A BIG EVENT. LIFE OR DEATH. YOU NAME IT.**

May not be full release of the mortal coil but some kind of game changer is imminent. As you read this a thousand of your skin cells just died. A cancer you don't know about yet grows larger. The love of your life is about to enter your space. You're on track for an encounter with a jerk or the greatest inspiration you ever met. A phone call away from a life-changer. A drive. A walk. A run. A jog. You just made a purchase of something you really don't need. A fall. A rise.

*Minutes humble you. Not years. Years mellow you. Minutes keep the receptors open. Allow the flood of your life and the lives of others to fill where you stand. The next move you make can change your world whether you want it to or not.*

## **Lesson #2: TRANSFORM NINE MINUTES INTO 9 HOURS.**

Never question why a challenge, a person, an illness, an opportunity, a setback, gets thrown in your groove. The intersection came upon you from a source you'll never be able to explain or completely understand. It's a waste of time to trace what lead you here but worth the minutes to live the steps you're taking now. Signs are all around if you just let go of skepticism, lessen the noise. Whose life remains in the balance once you open your eyes, mind and heart to the signs? When a change places a purpose in the road, your brain will hum endlessly until you follow it and hum the tune every day.

## **Lesson #3 NINE MINUTES TO GREATNESS.**

I can write the best 250 words of my life in 9 minutes. I can watch my pup Rosie monitor the neighborhood from the open blinds in the living room and ponder how happy I am to have adopted

her from the animal shelter. Greatness is defined by the whispers of time. In the small of actions that move and make you stronger, life is lived large. It's when greatness appears. Greatness is not earned through the validation of others. It comes when you recognize and develop talents you've had since youth. When you positively affect one life, you've earned prominence. We answer money questions, bust Wall Street myths, set lives on the right financial path every day. If we affect one life positively, help one individual meet a retirement goal, we've accomplished a noble mission. Like a paramedic who believed he was nine minutes early. Able to save a life. **An unassuming master of greatness.**

## **Lesson #4: IS IT RIGOR MORTIS OR SOMETHING WORSE? IS THERE ANYTHING WORSE?**

How many people do you know who died long ago? You see them daily. They live in a perpetual fetal position. Stiff. Lifeless. Nine minutes closer to a dirt nap. They work little corporate jobs, have little middle managers who define their big fates. They don't have time to bask in their kids or the live life stories that add richness. My former regional manager at Charles Schwab, told me "you don't need to see your kids play baseball or attend dance recitals. You need to be at work." Not for me: I pulled my head out of the fridge. Do something in nine minutes every day that makes you glad to be here. Breathe deep. Take your life back. Start a book from our [RIA Reading List](#). Nine minutes of reading a day. Observe what happens over a year based on only nine minutes of reading a day.

## **Lesson #5: YOU CAN FIGURE OUT THE FLOW OF YOUR FINANCIAL LIFE IN LESS THAN NINE MINUTES.**

Yes, I know we live to complicate things in the financial services business. Complicated is designed to sell product you don't need. Simplicity is the key to financial success. The best long-term asset allocations are those designed using low-cost investment vehicles along with rules to manage risk which include liquidating stocks to minimize the effects of the time required to break even and meet financial goals. If I ask, you already know what your greatest money weakness is. Take nine minutes to write it out. Spend another nine to consider one specific action to improve. Ask yourself: Are you happy right now? Where is resistance coming from? Are you working for a future that never appears? When the future is the present do you look ahead to another future? In the silent noise that vibrates in the back of your head is there regret? Anxiety? Look inside yourself for answers. Others can't be blamed. They're not the cause. You'll never discover truth if you're not accountable. In nine minutes can you write nine reasons why you feel the way you do? That's the flow of your life. The time that bridges big events is where flow is discovered. Or changed, re-directed, improved. Your choice. We alternated nights in the only bed. Mom and I. Monday couch (no sleep), Tuesday bed (sleep). There was a full-length mirror in our three-room walk up. I recall dad cursing, fighting to secure the clunky structure to the hall-closet door. At the right angle the mirror provided a clear view of the kitchen. From the bedroom you could observe everything. The present events. Now I understand how it saw the future too. Since mom always seemed to gravitate to the kitchen late at night, the reflection in the mirror of her pacing back and forth was not uncommon. I was a light sleeper. My habit was to wake, look in the mirror, turn away to the darkness of the wall. Many nights I was forced to get up and close the bedroom door, so I couldn't see what was going on in the rest of the apartment. 10pm: Wake up. Glance in mirror. Observe kitchen. Fridge door open. More beer for mom I was sure. 12:02am: Wake up. Look in mirror. See kitchen. Fridge door open? Heavy drinking binge. Turn. 2:16 am: Wake up. Turn. Look in mirror. See kitchen. Fridge door ajar. Again? Still? Weird. I was mad. So mad. I got up to see what was going on. Mom half on the floor. On her side. Tangled in the extra-long, engine-red cord of a dead Trimline phone. Her head inside the bottom shelf of the fridge. I touched her shoulder. Felt the

freeze of her body. 2:18am. I happened to glance at that damn kitschy cat clock. Waggy tail. Shifting eyes. Tick. Tail. Tick. Tail. Eyes right. Eyes left. Never forgot 2:18. Plastic cat eyes. Taunting me. A human accordion. She wouldn't unfold. Still breathing. Shallow. I noticed the slight movement of a tiny chest. Up and down. Slow. Mouth open. Tongue shriveled. Lips colorless. Light blue. I was in a panic. Half asleep. My mind reeling. 2:20. Cat eyes away. Suddenly calm, I sat on the floor. Staring at her. Thinking. I watched mom's chest go choppy. Still. Move. Move. Nothing. Cat tail. Swing left. Right. Extended on the exhale. Awaiting permanent stillness. Hoped for it. 2:22. Crossroad. Intersection. Whatever you call it. The power to make a decision that would change all. Slowed down everything. An inside voice, one I never heard before. Kept asking. Slightly teasing. The repetition of the question felt forbidden. But continued. Cat tick-tock. A thousand pounds tied to a melamine tail. Live or die? Choose. Now. No time left. 2:24. In nine minutes. Decide. Go on the way you have been. Or live. Choose. **Lesson #6: CAN YOU STOP IN YOUR TRACKS BEFORE MAKING A PURCHASE?** Fiscally-fit people wait before making a purchase, especially a significant one. Waiting lessens the impulse to part with money for something you don't need. Wait nine minutes. Then nine hours. Nine days. If you still want the item, buy it. Most likely the heat will pass. Your desire will grow cold.

*The epidemic of suicide is real. And spreading. If you know of someone in crisis, reach out. The National Suicide Prevention Hotline is 1-800-273-8255.*