

The “Gift” of Money Lessons

My experience has taught me that we are all more alike than we realize, or perhaps are willing to admit. This proverbial “we” isn’t just we in Cincinnati or we as women, but the much larger “we”, the 6+ billion of us on this planet. Ultimately, I find we all seek the same things . . . to discover our unique talents . . . to find our true purpose in this life . . . to become the best version of ourselves we can possibly be . . . to render loving service to others . . . to connect with our higher self and ultimately our Creator.

Local entrepreneur Lisa McLaughlin exemplifies this common goal. A staunch supporter and volunteer at the Ronald McDonald House, Lisa grew up working from age 15, saving for all the “extras”, and didn’t really think about a different way to do it. She felt she had what she needed, and it was “OK” to work for things she wanted. This instilled a sense of pride and accomplishment. Lisa also believed it important that after marriage and children she continue to work at least part-time to, at a minimum, buy her husband’s birthday presents herself versus asking him for money. At a very core level, Lisa developed the confidence to know she could sustain herself and provide for her children if she had to, regardless of whatever circumstances life would bring.

Blessed with building her own successful company, Lisa and her husband, Terry,

accomplished in his own right, lived a “comfortable” life. They were thrifty and conscientious, lived well within their means and didn’t have to panic when something broke . . . as things inevitably do. Lisa credits Terry for beginning to instill in her a sense of generosity and sharing with others less fortunate. Life wasn’t always easy, but the wise choices they made through the years and the values instilled through saving, afforded the “luxury” of choice to give to those in need. She experienced the positive feelings of joy it brought her and the infectious spirit of giving, leading to more and more, often anonymously. Lisa describes 3 important lessons to impart to her children with regard to life, money and legacy, and serves as a role model by living this legacy today:

1. Think about your “natural gifts” - what you are really good at and enjoy doing and make this your career; a sense of accomplishment leads to self-worth and fulfillment versus a “job” for a paycheck;

2. Use money to develop your own sense of financial independence and build the self-confidence to know “you’re okay” no matter what, and not dependent upon anyone; struggles are a learning opportunity;

3. Being generous and sharing of your skills, time, and financial resources is really what life is all about, versus acquiring more “stuff”.

Cincinnati native Patricia Hader Moon shares another view:

Money is energy. We are a form of energy, light is a form of energy, a thought is a form of energy. And money is just another form of energy. The value of money lies in its *possibility or commitment or purpose*. In and of itself, money means nothing; its capacity, its effect, its impact comes from how it is used.

Money energy can serve you well or make you miserable. It can free you or hold you prisoner. It can uplift others or destroy them. It is up to each of us to choose.

Inheritance isn’t about handing out money, it’s about the intent and joy of giving. With inheritance may come amazing opportunity coupled with amazing responsibility to make decisions to honor its intent.

And so it is with all of us as we approach the season of giving and sharing . . . to discriminate in making wise choices, to not give into excessive consumerism, to share from a place of abundance, and to reach our true purpose in soul growth.

For it is in giving that we receive.

With a background in corporate finance, Kathleen transitioned to the personal side in 1995. She specializes in the efficient accumulation and preservation of family wealth. With solid technical skills in wealth accumulation, business transfer, estate planning and insurance, Kathleen helps clients by focusing on the Purposeful Planning approach.



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