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## Do You Worry About Money?

I used to worry about money quite a lot. Specifically, I worried about running out of money if I were to live for a long time, say to age 90 or 95. Given that I'm pretty good with math and spreadsheets, I modelled how long my money would last and then would agonize over the fact that it could run out somewhere between 90 and 100. Chest pains and all.

Then, I learned something.

It took a lot of soul searching, but in the end I realized that:

1. I know that I spend wisely and I don't spend more than I have.
2. I know that I watch my financial situation closely and can make changes if needed.
3. Therefore, I should worry less and instead enjoy the things I do choose to spend my money on.

So, I relaxed.

Another way of saying these three things is:

1. Avoid debt
2. Save some
3. Enjoy the rest

Everyone can save. After all, everyone in this country has more resources than someone else in the world. And most people in this country have more resources than someone else in this country. You have to admit that, if you're reading this blog, you probably earn more than plenty of other people. Therefore, you can choose to live on less than you earn and save the rest.

This may sound a bit weird, but I also think it is really healthy to give. When you give, you're telling yourself that you have more money than someone else who needs it more than you. That's got to be a good message for your soul. After all, I'm not talking here about making more money. I'm talking about being happy with what you already have.

So ... Save ... Give ... and Enjoy!

And, if you want to read more about this, check out *How to Worry Less About Money*, by John Armstrong, or *Peace and Plenty* by Sarah Ban Breathnach.

<http://www.retirementworks.ca/theworks/blog052017c-Do-you-worry-about-money.html>



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