

Karen Telleen-Lawton: Take Stock in Self-Worth

Meaningful things, those that make life worth living, aren't tied to money

By Karen Telleen-Lawton, Noozhawk Columnist | [Published on 11.15.2010 5:10 p.m.](#)

As we head into our third holiday season amid the economic doldrums, it seems apropos to reassess what it is we want out of life — and how to get it.



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We can lament, “We won’t be able to have much of a Christmas this year,” or we can rebalance money with meaning.

One of the most influential books I read in my early parenting years was *Unplug the Christmas Machine: A Complete Guide to Putting Love & Joy Back Into the Season* by Jo Robinson and Jean C. Staeheli. The book suggested reducing stress by scaling back on materialism, trading shopping for old-fashioned family time attending holiday concerts, singing carols, baking goodies, reading in front of the fire and even writing.

In these past few hard years, we have begun to get through our heads that the meaningful things in life are not the money-centric ones. Despite the desperate pleas and cajoling of retailers, we can save the U.S. economy only by first saving our own. As we’re told when we board a flight, “put on your own breathing mask before you help others,” so you’re in the position to help others.

Extreme makeover TV shows have given way to ones that extol the virtues of thrift and its cousins reduce, reuse and recycle. We are content — or at least willing — to leave spending to the big spenders; that is, the ones who have the money to spend.

One point of evidence that we are achieving a healthier balance between living for the moment and planning for the future is tracked by consulting firm [Strategic Business Insights](#). “Conspicuous conservation” has come into vogue, it reports, with the American consumer now weighing risk against reward. Glitz has given way to functionality and value as criteria worth paying for. A [Merrill Lynch](#) survey reports that more than half of retired respondents reported that if they could do it all over again, they’d focus more on “life goals” and less on “the numbers.”

Enlightened financial planners get this. On his Web site [Get Rich Slowly: Personal Finance That Makes Sense](#), financial planner George Kinder asks new clients to respond to three hypothetical scenarios:

- » 1. Imagine you have more money than you ever dreamed of. What would you buy, and where would you travel?
- » 2. Now imagine that your doctor diagnoses a rare disease; you will die within 10 years.
- » 3. Now the doctor says you have only 24 hours to live.

This final question forces clients to realize the big question isn’t, “What would you like to do or buy between now and tomorrow?” It’s, “What did you not get to do in life — who did you not get to be?” Kinder writes that 90 percent of respondents name family or relationships as what they would concentrate on. Other top responses are authenticity or spirituality; creativity giving back; and “a sense of place.”

We get it when we’re thinking in the long term, or when what we expect to be the long term becomes the short. The important things in life — the things from which we draw purpose and meaning; the things that make life worth living — are not expensive.

If even financial planners think we should focus more on self-worth than net worth, there’s got to be something there.

— *Karen Telleen-Lawton's column is a mélange of observations supporting sustainability. Graze her writing and excerpts from Canyon Voices: The Nature of Rattlesnake Canyon at www.CanyonVoices.com.*