

Which Do You Choose: Helpless Or Heroic?

**PITY IS FOR VICTIMS – YOU HATE IT**

**SYMPATHY IS FOR FRIENDS – YOU SHARE IT**

**RESPECT IS FOR DOERS – YOU EARNED IT**

**Some People Choose To Be Pathetic Victims, But Not You!**

**Everything I Needed To Know, I Learned In The Neighborhood Patterns Start Early**

*Give me a child until he is seven and I'll show you the man.*

*Aristotle, St. Ignatius Loyola*

*As the twig is bent, so grows the tree.*

*Proverb*

Have you noticed how the kids from your old neighborhood never really change? Remember that kid who was always borrowing your stuff (and giving it back busted)? Well, now he lives his life on credit card debt. That person on the job, you know who I'm talking about, the co-worker who never gets anything done. How can that one still get a paycheck? You think to yourself: "Either they are related to the boss... or there are photographs!" The type of guy who actually talks about their bankruptcy (only once or twice!). Rents his furniture. Takes every minute of time off. Late getting back from breaks. Customer for the Pay- Day Lender. Blames others. Pathetic. Pitiful.

You are the same way. Consistent. Same now as you were 50, 60, 70 years ago. Nothing much changes. Some kids looked at a snow day from school as a mini- vacation. You grabbed a shovel and went door-to-door. In the summertime, you pushed that old lawnmower through the neighbors' grass. Baby-sitting. Paper route. Bagging groceries. Washing dishes. You got it done when you were a kid. You get it done now. Habits start young. And persist through life. Fish gotta swim, birds gotta fly. Doers gotta do. That is you.

Since you were little, you have been taking care of business. You still do the hard stuff. You enjoy the rewards. Paid-off home. Lifesavings. And your family does too. Honorable. Admirable. We work hard, but who's complaining?

**Some Kids Are Just Pathetic – Pity**

*Poor poor poor me Poor poor pitiful me*

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*Lord have mercy on me Woe woe is me*

*Warren Zevon – "Poor Poor Pitiful Me"*

Growing up, we all knew the kid who was never ready. Remember that kid? Somehow it was your fault that his bike had a flat. That he couldn't find his baseball glove. That he forgot to dig his own worms to go fishing. The gang (Remember when "gang" meant the kids in the

neighborhood, not an organized criminal enterprise?) decides to camp out (Yes, we used to do things without playdates, grown-ups, background checks or professional camp-ologists). Guess who forgot to fill his canteen. Didn't bring food. Or a blanket. Or a raincoat. Every time you try to be nice to the kid, he screws it up. And blames you. You bend over backwards, and it is still your fault. Never enough. But you keep trying. Because you can. Because it feels like the right thing to do.

Women... you knew girls who were the same way. (Sorry, I don't have any personal experiences to share on how that works for girls.) You try to involve them, but it always ends poorly. With you on the receiving end. Always a bridesmaid, never a bride? More like: Always the victim, never the hero. And always someone else to blame.

And how did those kids make you feel? You pitied them. You felt sorry for them. You made excuses for them. You did your best, but it always fell short. Poor pathetic Pauley. Or Pauline. Eventually the well runs dry. You have given all you have to give. Pauley (or Pauline) goes into the "hopeless case" category. They are exhausting. And you have a life to live. You may as well try to bail out the Titanic. After it hit the iceberg.

Beware of the danger lurking here! Can you be too "nice"? Good people like to help. Poor Pauley needs help. Lots and lots of help. At some point though, you are not helping. Soon, it's not even about Pauley anymore.

I think this is what they call "co-dependency." Some folks like it best when Pauley is pathetic. They feel superior. The more pathetic, the better they like it. That is why they make it easy for Pauley to be pitiful. Yikes! You figure, I can help Pauley get on track. They don't want Pauley on track. They want a victim to rescue. Over and over.

Consider (some, not all) politicians and preachers. Golden words! Beautiful sentiments! So high-minded and concerned! Righteous Champions of the distressed, depressed, downtrodden. Unlike you, they are so virtuous, their own rules do not apply to them. Professing concern for the little guy, they grow wealthy in money and prestige. Bought-and-paid-for credentials. Virtue overflowing. Mansions stuffed with birthday party guests and designer ice cream. Beating up other people in the name of peace.

What can you do?

Well, the first thing you can do is: Don't be that guy. Or gal. Make it happen. Take your lumps. Keep moving. Stop blaming. Be grateful. Consider others. Eyes on the prize. All the boring nonsense your mom kept drilling into your head. Surprise! Mom knew what she was doing. Remember Dad's preachy lectures? Now you know the old guy wasn't half wrong. Sometimes it is better to shut your mouth, keep smiling, take responsibility, and work through it. Drama is for soap operas.

You already know all this, but sometimes the obvious bears repeating. Do not be pitiful. As General George

S. Patton once said, *"Americans love a winner and will not tolerate a loser. Americans play to win all the time. Now, I wouldn't give a hoot in hell for a man who lost and laughed."* You are a winner. Don't forget it.

### **Some Kids Are Your Friends – Sympathy**

*I get knocked down, but I get up again You are never gonna keep me down  
Chumbawamba – “Tubthumping”*

None of us are perfect. We all screw up. But not as a way of life. Your best friend sometimes forgot stuff. Got the flat tire. Lost his glove. But you never pitied your best friend. And nobody felt pity for you. Because you are not now and never have been pathetic. Not a victim. Your trials and tribulations are not habit. Not your way of life. Sure, bad stuff happens. And when it is your fault, you shoulder the blame. Sometimes you are filled with righteous anger at injustice. Accidents, disease, the evil of others. Thank God for friends to sympathize. Not pity, sympathy. And so, you get over the tough times. Put them in the rear-view mirror and drive on. Encouraged and supported by your friends and loved ones.

As we get older, we face different challenges. Not just for ourselves, but our loved ones, too. Physical infirmity. Mental incapacity. Alzheimer’s. Arthritis. Dementia. Some can be “fixed.” Get a knee or hip replacement. Some cannot. Memory loss. Parkinson’s.

Sympathy is an authentic expression of love. Freely offered. Freely accepted. Where would we be without it? It is as far from pity as can be. Sympathy is an acknowledgement of shared risk and experience. Burdens are lighter when they are shared. Sympathetic friends share your load, as you share theirs. Sympathy spreads the pain around. Your pain is my pain.

Pity leaves the victim in pain and satisfies the other’s superiority. Who knows why some people are tragedy vampires, deriving pleasure from others’ pain? It is easy to observe, but hard to understand. Let us answer the higher calling. Let us be the one who comforts from full friendship, from sympathy. Make it better.

### **Some Folks Take Care Of Business (TCB) - Respect**

*All I’m askin’ (oo)  
Is for a little respect when you come home (just a little bit)  
Baby (just a little bit) when you get home (just a little bit)*

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*R-E-S-P-E-C-T  
Find out what it means to me R-E-S-P-E-C-T  
Take care, TCB  
Aretha Franklin – “Respect”*

Respect is earned. Respect is serious. It cannot be forced. People can pretend to admire, respect, or value you, but the real thing cannot be faked. Respect is not inherited. Respect does not come from winning the lottery. Respect, dignity, admiration. Why do others ask your opinion? When something is broken, or a situation is difficult, why do they call you? Maybe others look to you because you have demonstrated your ability to solve problems. Perhaps they already “know” the answer, but want the reassurance of hearing you say it. You have earned

this status. You are respected because you have done the hard stuff. Time and again. You have lived the Boy Scouts' motto: "Be Prepared."

Who says it is impossible to tell the future? Not fortune-telling, just everyday predictions. You knew the hot water heater was going to leak at some point. That old car of yours could not go on forever. Sooner or later, you knew TV was going on the fritz. Sometimes refrigerators explode. (But not usually!) You were not surprised. You were prepared. And not by having a credit card that wasn't quite maxed out just yet.

A recent survey said that a surprisingly large percentage of Americans could not write a surprisingly small check in case of emergency. Remember that one? Hard to believe, but it had the ring of truth. And that is not you. Never has been. But it probably WILL be...

### **How The Middle Class Went Broke**

How did the Greatest Generation die broke? How do Centennial Farms get broken up piecemeal and turned into subdivisions? How will your lifesavings evaporate? What will happen to transform you from respected, dignified, welcome family elder to broken-down charity case?

"Oh, that never happens!" say the financial advisors, attorneys, estate planners, and others who benefit from the way things are. Some do not know better. Others avoid the truth. The worst know what is really going on and conceal it from you. For their own gain.

Whatever happened to the heaps of money that were supposed to transfer from one generation to the next? You may have heard or read about the supposed massive wealth transfers that have been predicted in the newspapers, radio and TV. These tidal waves of riches never seem to materialize. Why?

The National Institutes of Health say that your last 12 months of life will consume 25% of all the money spent on your care for your entire life. See for yourself:

[www.ncbi.nlm.nih.gov/pmc/articles/PMC6610551/](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC6610551/) Let's say you die at age 80. That means that you spent the same as \$75 for the first 79 years of life and \$25 for the last year. And that money comes first out of your lifesavings.

We also know that 70% of Americans over age 65 will need long-term care services averaging 3 years. And for a lucky (?) 20%, those services will be needed for more than 5 years. Again, see for yourself: <https://www.acl.gov/ltc/basic-needs/how-much-care-willyou-need>

That is where the money goes. Not to the next generation. Not to your favored charities. How did it happen? Was it the inevitable, unchangeable Laws of the Universe? Bad luck? Random chance? It is acceptable that soon you will become Pathetic Pauley? Pitiabale Pauline? Maybe there is another way. Maybe it is possible to retain your cottage, hunting property, lifesavings, home. Maybe it is possible to maintain your selfrespect and the respect of others throughout your entire lifetime. Come what may.

**The Only Answer: Middle-Class Values Life-Plan™ Salvation for Regular Folks**

I cannot help Pathetic Pauley. He made his bed. He will have to lie in it. We Americans will provide a level of care better than almost any other country in the world, but it will not be overly fancy. And Pauley is fine with that. Pauley gets a long-term care bill for \$12,000 per month. Shocking? Yes, but he just puts it on the stack of other bills he cannot pay. Nothing to worry about.

Richie Rich does not need me. He is fine, too. Richie will not even see the long-term care bill for \$12,000. Richie's "people" will handle that for him. Like Pauley, Richie has no worries.

Who does that leave? Middle-class folks like you and me. It is the middle-class savers, workers, builders that need and can be helped by LifePlanning™. With LifePlanning™, your lifesavings remain intact. Available to supplement Medicaid or inadequate long-term care insurance. Imagine getting that \$12,000 per month long-term care bill in the mail. You know what it is, but boy is it tough to open the envelope. You finally tear it open, unfold paper, read the bill. Your stomach does a somersault, your knees turn to water, your heart races. You desperately search for a place to sit down. Relax! Your LifePlan™ will take care of it. You saw the signs. You rejected nursing home poverty. You choose the path of reasonable optimism, while guarding against the potential downsides. Hoped for the Best, Planned for the Worst.

The LifePlan™ approach is the least expensive, most effective solution to the harsh reality of long-term care. You opened your eyes when faced with long-term care costs. Accepted reality. Refused to allow your lifesavings evaporate like a snowflake on a hot griddle. Recognized the reality of the caregiver spouse dying first, almost half the time and fixed it. Rejected nursing home poverty.

Respect And Sympathy? Yes!

Welcome Pity? Never!

You are not sitting there with the nursing home bill in your hand, saying, "Coulda, shoulda, woulda..." You went to the LifePlan™ Workshop. Good idea!

You will never suffer the pitying looks of those who ask, "Did you have trouble selling the cottage?" Or "What will you do now that your lifesavings are gone?"

### **They Laughed When I Sat Down At The Piano But When I Began To Play...**

How will they react when they learn the truth? You tell them that the cottage isn't going anywhere. Your lifesavings are intact. Your spouse or loved one has a private room with a Certified Nursing Assistant to help with daily (not weekly!) showers and "sundowner syndrome" issues.

How will they react? Pity turns to Respect. Everyone expects you to go broke without complaint. They expect you to take whatever they choose to give, without listening to you. Your lifetime of work... gone in a flash. That is what they expect. But that is not what you will accept. Respect. Not Pity. Reasonable payback for what you paid in. Dignity. Esteem. No one will be allowed to take advantage of you. That is the power of the LifePlan™.

It is never too late. There is nothing inevitable about losing your home, cottage, business, lifesavings, independence. Planning is the best route, but not the only one. Even if the

dementia diagnosis was your wake-up call. Even if your attention was finally focused by the slip and fall broken hip. Do not give up the ship! It is never too late for you to be the hero... to fight and win!

### **Not Chance, Your Choice**

There is nothing inevitable about nursing home poverty. Peace of mind and security are waiting for you. Right now. It is a choice.

Well, here you are. Now you know. No excuses. Get the information, insight, inspiration. It is your turn. Ignore the message? Invite poverty? Or get the freely offered information. To make wise decisions. For you. For your loved ones. For Respect.

No Poverty. No Charity. No Waste. It is not chance. It is choice. Your choice.

**Get Information Now.**

**800-317-2812**