



The Power of “No” (and Why It Might Be the Most Loving Word We Have)

Hello My Friends,

I’m just leaving the podcast studio after recording another episode of *Golden Opportunities* with Jonathan. As many of you know, we usually bring on guests or break down personal and business strategies.

Today was different. Today was a rant.

Recently, my 26-year-old daughter — an incredible mother to my amazing granddaughter — told me that I say the word “no” too much to her younger siblings. I tried to explain something I believe deeply: *no is not a dirty word.*

“No” is realistic expectations for life’s journey.

“No” is understanding limits.

And “no” doesn’t mean never — it means *if you really want something badly enough, you’ll find a way to earn it, build it, or achieve it.*

That conversation was still weighing on me after a weekend moment with my 12-year-old daughter.

She had some birthday and Christmas money, and we went to Target to buy books for free reading time. Somehow — conveniently — she got “lost” in the store and reappeared at the register with a pile of squishy toys. She insisted she could buy them because it was *her* money.

And there it was again. That dirty word.

No.

Why? Because I asked a few simple questions:

- Do we really need them?
- Do they accomplish anything?
- Are they just dust collectors?

- Do they add value?
- Do they help us reach any meaningful outcome?

They checked none of the boxes.

We paid for the books and left. I was officially the *worst dad ever*.

On the way out, we passed Starbucks — because there’s one in every Target, as if we don’t consume enough already. She asked for a trendy drink.

I said it again.

No.

“It’s my money,” she insisted.

So I asked again:

- Is it healthy?
- Does it add value?
- Does it help us accomplish anything positive?

It didn’t.

When we got into the car, I asked her a question. “How many Starbucks drinks do you think you’ve had in your lifetime?”

She’s 12 — and her answer was **50**. At roughly \$7 per drink, that’s **\$350** already spent.

Then I asked how many she’d want per week if she could have them freely. She said five. I said that was unrealistic and brought it down to three — about \$21 per week.

I pulled out my phone, opened a compound interest calculator, and explained something I wish someone had explained to me when I was her age.

Instead of being a **consumer**, you can be an **investor**.

Instead of buying Starbucks, you could own a piece of Starbucks.

Instead of working for money forever, you could have money work for you.

Instead of following trends, you could benefit from them.

She looked at me and said, “I’m only 12. I don’t know what you’re talking about.”

And honestly? That frustrated me.

I was frustrated because my parents never had that conversation with me.

I was frustrated because I've worked since I was 12 years old and didn't learn about saving or investing until my 30s.

And I was frustrated because we don't talk about money nearly enough.

Here's the truth:

It's **okay** to talk about money.

It's okay to talk about money with your spouse.

It's okay to talk about money with your children.

And it's okay to talk about money socially.

We shouldn't be talking about people — we should be talking about ideas, outcomes, the future, and opportunities.

The excuse I hear most often is, *"I don't know anything about investing."* That excuse doesn't fly anymore.

YouTube is your best friend. While you're walking, driving, or sitting in a doctor's office, you can learn about:

- Bitcoin
- ETFs
- IRAs
- 401(k)s and employer matches
- Tax strategies

Information is literally at our fingertips — yet many of us spend more time binge-watching Netflix than investing in ourselves.

So here's my challenge to you:

Write down one outcome you want to achieve.

A retirement age.

A savings goal.

A financial milestone.

Then build a plan.

It's February. January is gone, and so are most New Year's resolutions. In fact, the second Friday in January is known as **Quitter's Day**.

Let's do better.

It's 2026. Let this be *your* year.

If you need help, we're here. We help people strategize retirement, long-term care planning, life insurance, and work closely with financial planners to get you on the right path.

I say it all the time — New Year's resolutions are for amateurs.
Start today. Start now. You're not an amateur.

And if you want more real conversations like this, check out our podcast, *Golden Opportunities*, on YouTube. You can find us on the **Safe Haven Insurance Agency** channel.

I look forward to sharing more thoughts with you next month.

— James



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