

the Observer



What “To Live” Really Means

- Gary Klaben

I met Margaret 15 years ago. She changed my outlook on life. She was not a teacher, public speaker or best-selling author. It wasn't her words that moved me, but her countenance, her spirit, her vital connection to the importance of living each day in the present with immense joy and great purpose.

Margaret had what others would consider an extremely unfair and difficult life. Her first husband died of a heart attack, her second of colon cancer. Her three sons died of AIDS in the beginning, middle and end of the 1980s. Her daughter abandoned her two children in the mid-1980s, leaving Margaret to raise them on her own. About the time I met her, she was facing the first of three cancers that eventually took her sight and parts of several major organs.

In the last few years of her life, I drove to her home to visit her and discuss her life and finances. The house was dark. Being blind, she did not require lights. Her living room was adorned with pictures of her family, most of them deceased. Yet her face bestowed an angelic look at all times, radiating peace and joy. When I asked her how she was doing, she responded she was happy to be alive. When I asked her how she was able to cope with all of the tragedy in her life, along with her current bout of medical issues, she simply responded, “I say a prayer before I go to bed each night, and ask God to keep me safe. When I awake in the morning, I thank God for the new day that is presented to me.”

So profound! So real! So true – but so hard for most of us to see as we focus on our aches and pains, dysfunctional family members, and the troubles of the world. To this day, I know Margaret has profoundly altered my view of life for the better.

So what does Margaret's story say to you? How can she possibly be so happy being dealt a dreadfully unlucky hand in life? Maybe it's true that our Maker only gives us what we can handle? Maybe not? Perhaps you have been feel-

ing like I have over the past tumultuous year that nothing is certain except maybe death and taxes.

As we automatically consume more and more as the years roll by, we probably haven't given much thought to the haves and have-nots. Here I am not measuring in terms of dollars, but in terms of great joy, fulfillment and happiness.

Has anyone among us recently experienced the fear of losing all of our worldly possessions? Sure – virtually everyone has confronted that demon. I know my wife and I discussed our situation during the Market-upheaval days last October and February this year. Ultimately, we pledged to each other we would be okay – no matter what.

Money, possessions, material things of all varieties may hold an icy grip on each one of us during challenging times. Too often we convince ourselves that all our “stuff” is absolutely necessary – that we can't live without it. Fear consumes us. We become afraid we won't be able to acquire our wants and desires. We become afraid we will lose things we already own. Either way, we tend to freeze and take no action. As individuals, families, the country and the world, this ominous icy grip



has paralyzed the planet over this past year.

Margaret instinctively understood that “to live” means to embrace every day without fear of losing one’s possessions – or one’s life. If we would delude ourselves that we can stay removed from the world on our island or in our cave, then quickly note Thomas L. Friedman’s cautionary 2005 book, *The World Is Flat*. He

thropy, we first visualize what it means to us personally. We internalize its importance and believe in it. This is not about charity. Charity is mostly about check-writing. Philanthropy is about essence and being – commitment to our fellow human beings. If charity is an egg – philanthropy is the chicken. The former may show occasional involvement, but the latter demonstrates ongoing commitment.

of his \$2.2 million foundation was distributed to the City of Philadelphia in 1989. It’s virtually impossible to drive around this City of Brotherly Love without stumbling upon many of the institutions that have benefited from Ben Franklin’s foundation. Fellow “Robber Barons” John D. Rockefeller and Andrew Carnegie each established huge philanthropic causes that remain with us today. I clearly recall walking to my local library in the 1960s, passing beneath the Carnegie name etched on the Romanesque portico. The Rockefeller Foundation, today with assets of \$3.3 billion, was established in 1913 to “promote the well-being” of humanity. What all three philanthropists were espousing – what Warren Buffett and Bill and Melinda Gates and other philanthropists are practicing today – springs from our souls’ desire to help our fellow man. It is all about the money (Franklin, Rockefeller, Carnegie, et al.). It is not about the money at all (Margaret).

You see, in Margaret’s case, it was all about her loved ones. Her philanthropy of caring for her sick family members and spreading joy to everyone she met was very valuable to the world.

This is where each of us can start. We don’t need a lot of money, because our time and our talents are just as valuable, and many times more valuable than our money.

*Great beauty, great strength,
and great riches are really
and truly of no great use;
a right heart exceeds all.*

– BENJAMIN FRANKLIN

emphasizes that we are all connected. The Internet, cellular phones and all things digital have connected all of us. During the recent global economic crisis, “currency swaps” between nations, executed in mere seconds, kept money moving around the globe to prevent local “runs on banks.” Finances are now global – not parochial. The same goes for geopolitics. And so it is as well for all things “non-financial.”

Recently, I attended a speech presented by Boston College’s Dr. Paul Schervish, a sociology professor and director of the school’s Center on Wealth and Philanthropy. He defines world philanthropy today as “global, spiritual citizenship.” When we practice philan-

Many times we are asked to contribute to one cause or another. Out of obligation or friendship, we write a check. One wealthy philanthropist whom I know harshly terms this the “spray and pray” method of charity. If you are like me, you periodically give thought to dropping a dollar into a panhandler’s cup and quickly moving on. It’s much harder to pause and question panhandlers who say they need money for food, then walk them to a nearby restaurant and buy their breakfast. Now, I’m probably as cynical as you – aren’t many panhandlers simply fleecing us out of our hard earned money? It’s hard, seeing panhandlers daily on the streets, not to become numb to the presence of those in need. No judgment here of you and me – just of our human nature to avoid the nastiness of life.

Philanthropy was passed down to us by a Founding Father, Benjamin Franklin. The last

About 10 years ago, a couple I know were going through pre-retirement planning, trying to decide what they were going to do with the rest of their lives. With their three daughters grown and married, Len and Rose felt moved to give back to society in some way. They decided to spend three years teaching in a rural school in a very poor, undeveloped area of our country. They landed in a private school near a remote Indian reservation in northern New Mexico. Conditions were far less than optimal. A small house was offered to them, with none of the creature comforts (no drinkable water, phone, cable, air conditioning, etc.). They worked very hard for three years, trying to break the cycle of poor education, drug and alcohol abuse, and welfare entitlement that had settled onto the reservation.

Many stories of accomplishments emerged from those first three years. In 2008, they decided to return. Len, is the new school principal, and Rose is the Title I and Kindergarten teacher. They volunteer their services with little pay in the same tough living conditions. Theirs is a story of amazing work and complete dedication to underprivileged American youth.

There are so many more poignant stories of people whom we know doing unusual,



"It's Christmas, Melanie. Have young Cosgrove go down to the street and give something back to the community."

astonishing, awe-inspiring, bewildering, random acts of kindness: helping a battered wife and her three children get a fresh start, or providing pain-relief massages for severe-burn victims. This is philanthropy at its finest – not necessarily demanding a lot of money, but certainly a wealth of time and effort.

Little things make all the difference. A gentleman I met recently had vacationed in India 15 years ago with his family. At the time, he lived in Mexico City. During the trip they passed through Calcutta. He had made a commitment to himself years earlier – if he ever visited India, he would personally deliver a \$100 check to Mother Teresa's Missionaries of Charity mission. After wandering around Calcutta a few hours, after being given wrong directions, he finally found the mission. He walked up, knocked on the door, waited a few moments, then a kindly young nun opened the door. He tried to communicate that he was making a donation and handed over the check. The young nun took the check, thanked him,

then closed the door. Feeling a bit unfulfilled, he knocked on the door again. The young nun again opened the door, with a puzzled look. He hesitantly explained that he'd like to come in for a few minutes to visit. She motioned him to take a seat and wait for her to return.

A few minutes passed. The young nun returned with Mother Teresa!

Mother Teresa had a notebook and was writing out a receipt to give him. Apparently, the young nun thought this American needed proof of his gift and was attempting to comply with his request.

For several minutes, Mother Teresa graciously visited with him. At the end of their conversation, she asked him for a favor. She asked that he visit one of the Mexico City missions and bring a message to the sisters at the mission that Mother Teresa was praying for them daily.

He happily complied. He visited the mission a few weeks after his return home. This time when he knocked on the door, a very frustrated sister answered. As he relayed the message to this impatient nun, he quickly saw that she was at her wits end. Just as he arrived, one of the mission's boys had vomited in the hallway. The mission was currently very short-staffed, so the sister handed him a

mop and bucket to clean up the mess. He spent the next few hours helping out around the mission after cleaning up the first mess. Returning home, he suddenly realized he was much more fulfilled by this visit than even meeting Mother Teresa.

Sometimes all that is needed is someone to pitch in and clean up a mess.

Socrates insisted that "the unexamined life is not worth living." So, too, must our wealth – in money, time, abilities, and goods of this earth – be put to use in such a way that we discover their greater worth and live fulfilled in accordance with that meaning.

Dr. Schervish made another very subtle point concerning "formal" philanthropy. Formal refers more to charity, as defined earlier. He feels

that his life work will not be finished until all formal philanthropy is erased from the earth! Only when we re-cast our thinking in beneficial and ethical terms – see ourselves as the active stewards, managers and doers of our philanthropy – will we then practice true philanthropy.

I'm absolutely humbled and in awe of all the people I meet who do good works without complaint, without remorse, without any expectation of a quid pro quo other than the sheer happiness that shines from their eyes. Whether you are a Warren Buffett, or a Len and Rose, or a Margaret, or someone dedicated to any other gifting, philanthropy is what you make of it. Keep writing the gifting checks – money used effectively can move mountains. But don't forget to put down the pen and pick up a mop and bucket.

Arguably one of the greatest philanthropist of all time was St. Francis of Assisi (1182-1226), whose words may guide us all: "Lord, make me an instrument of your peace." His famous prayer advocated sowing things – love, pardon, faith, hope, light and joy. He thought it far better to be proactive – to console, to understand, to love, to give, to pardon – to transition after an active life to a Heavenly eternity.

Regardless of your spiritual or religious affiliation these words offer us peace of mind especially during these trying times. When giving to others, hope is revealed. When giving to others our true self is discovered. When giving to others without expectation of anything in return, we become clear about our purpose on this earth... and that is the essence of philanthropy.



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