

From: Barton Advisory Services, LLC <hab@bartonllc.org>
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To: Hab Barton
Subject: Paradox



Paradoxical Thinking

Recently I've become more aware of all the paradoxes I live with. Like many things, it had to be pointed out to me. It started with my children. Here are just some of the paradoxes:

- By 7:30pm, I really need my kids to go to sleep. 5 minutes later, I miss them.
- I don't want my girls to grow up. I also want them to be more independent right now.
- I love this child more than anything. I need this child to get away from me for just 3 minutes.

It's not just kid stuff either:

- Tennis is a hobby and has no bearing on the important things in life. If I lose this match, no one will ever love me again and my self-worth will plummet to roughly zero.
- How can I worry about wanting to save more money when billions of people live in poverty?
- The daily stock market fluctuations do not matter. The more violent fluctuations can actually be scary.
- Money should never be your sole focus or most important thing in life. Money funds all the important things in life.
- Professional wrestling has scripted outcomes. Professional wrestlers destroy their bodies on a weekly basis, so it can't be fake.

I'm not sure these all perfectly meet the definition of a paradox. It's close enough.

I've actually consulted with a close friend that is a mental health professional about my competitiveness, especially in tennis. After a close loss, it takes me about 24-48 hours to feel like myself again. I asked him how to get over a loss quicker, especially knowing it's just a hobby?

Instead of recommending a serenity prayer, meditation routine, or some other profound insight, he just chuckled and said, "do you think you'll ever be less competitive?"

Well...no... But at least now I am more at peace with my own nature. This close friend has obviously known the Bartons for too long.

How do I keep the paradox of daily stock market fluctuations in perspective? One method I've never talked about with anyone until now happened by chance. I check the market daily for trading and planning purposes. The tab I use to check the market wound up next to another tab I have saved. So, every time I check the market, I see this story next to it:

- "We Spelled My Children's Names in the Sand."

It's a tragic true story about a family of four. The two young children, Ruby and Hart, were killed by a drunk driver. To quote their father and author of the article, "Ruby and Hart's deaths had rendered the past 50 years of my life meaningless. And my future stretched out in front of me like a wasteland of despair and pain."

How could finances or stock markets ever matter in the face of such a story? They don't. But they still matter.

Here are some paradoxes I think I've made peace with:

- The stock market, investing, and financial planning all are important. They don't matter compared to our most cherished relationships.
- But then again they still matter. Money is never THE thing. It always affects THE thing though.
- Being in a good spot financially could never ever, not even for a second, replace the loss of a loved one. But I've watched first-hand the difference of a family being left in a good spot financially when someone dies vs. being in a not so good financial spot. It matters.

Most people would probably give away every penny in order to keep their loved ones here, free from pain, suffering, and death. I sure would. But we do not get to make choices like that.

There is another paradox here in that I am not offering any advice in writing this. I strongly believe it's an act of love to have the proper planning in place for your family. At the same time, I can't use that level of emotion and guilt to try and spur you into some action. It's too much. I am only relaying what I know and what I've seen.

Tax Planning after the Election

Although as of this writing, the House is still not settled, it looks likely that Republicans will control the House, Senate, and White House.

That gives some pretty good ideas of what to expect for some long-term tax planning. Of course nothing is certain at this point:

Post Election Tax Planning Going Forward

Video of the month: Walking Contradiction



Taxi Driver might be a critically acclaimed film, but it's about 3 hours too long and completely depressing. These days I'm more for high entertainment value no matter how lowbrow it may be. Time to pop in the Billy Madison DVD.

Taxi Driver did at least make me aware of Kris Kristofferson many years ago. Here is his classic Pilgrim song: [The Pilgrim Chapter 33 with lyrics](#)

Christmas Budgeting Tips

My love / hate relationship with Christmas lives on. Family time, colder weather, decorations, a renewed focus on what's important in life, I love it all.

Gift giving...well I've learned from my Pre-K daughter that you are not supposed to say "hate," so I'll just leave it alone.

Rob Bertman is a family budgeting expert and offers some tips for holiday shopping in this article: [Budgeting Tips for the Holiday Season](#)



It Cuts Both Ways

To recap what I said earlier but more bluntly this time: we love our kids more than anything, but they drive us berserk, and we need breaks from them. It is worth noting *they feel the exact same way about us*. They ask to have a babysitter come play with them on an almost daily basis. It doesn't even matter if they know the babysitter.

The other day Alice overheard us talking and said, "who is Martha? Can she come babysit me? When can Ms. Bridget babysit me? Can that lady on the sidewalk babysit me?" She doesn't care who the person might be, she just wants a change of pace from Mom and Dad. Annie makes the same requests too, especially when being forced to brush her teeth. So anytime you think of a well-qualified or barely qualified babysitter, feel free to send them our way. They will be well received all around.

