



## Reevaluate your New Year

The Barenaked Ladies... (the music band) wrote and sang a song "If I had a million dollars". It was a huge success (sorry to all those who know the song and now can't get it out of your head). The words expressed the writers desire to purchase things with... a million dollars. The list of cute and ridiculous stuff droned on and on with the conclusion the author would "buy your love". It's a silly song that unfortunately reflects too much of what our society has embraced. Hollywood and the Media imply that money can buy love, or at least stuff that can be given to people so that they... love you. It's a silly notion, especially when presented in a silly song.

Coming out of the holiday season, we have now entered the time of paying for our holiday buying. We are working to replenish our cash reserves, our line of credit or pay down our credit cards. It's a vicious battle between work and play or, time verses money. January is a stressful time for many people. Year after year the grinding January pressure

takes its toll on the populous. It need not be you, if you muster the resolve.

I am a big fan of Dave Ramsey. In fact, this last summer my wife and I dropped into the Ramsey Group headquarters (Dave was on holidays, so I did not meet him). Mr. Ramsey has a theme or motto "Live like nobody else, so you can live like nobody else". It's a great line. I highly recommend his programs and his resources. I know many drivers are fans of his program as well.

The theme of Dave Ramsey's program is to live BELOW your means, pay down your debt and then (still living below your means) save/invest for your future. Once you're on that path your will to solve January's issues will be less stressful. Eventually (with enough resolve) your financial resources begin to work for you, rather than you working for them. You will have control of your time, rather than your time controlling you.

However, to get there it's a very different lifestyle; one of discipline

and sacrifice, not pleasure and stuff. When you abandon the accumulation of "stuff" you generally find out that the really valuable things are not for sale. They can't be bought; they are your family and friends.

Every year I reevaluate my pace of work and my investments. Not just my financial investments but also my relationship investments. Some relationships are worth the resources and cost while others may not be. Carefully evaluating which is which is critical. Toxic relationships can be a hindrance to your success. However, in the end (death), good relationships will be the only thing that really mattered. Making sure your quality relationships are true and secure is more important than all the stuff that can be bought.

What sustains and encourages most people who take on and succeed with the Ramsey challenge of getting out of debt are the quality relationships. You don't have to "have a million dollars" to retain the love in a good relationship. In fact, it's usually the least expensive thing to acquire and can actually HELP you obtain your wealth.

It's amazing to me that in life the very thing that holds the highest value

ends up being the most inexpensive acquisition. I encourage you at this high stress time of the year to focus on the most valuable resource that we all have which is family and friends. While you're securing this most valuable resource you might as well... get out of debt. It will help you with your quality of life. Money comes, and money goes, even if you have a million dollars.

### About the Author:

Robert D. Scheper is a leading Accountant and Consultant to the Lease/Owner operator industry in Canada. His first book in the Making Your Miles Count series "taxes, taxes, taxes" was released in 2007. His firm exclusively serves Lease/Owner Operators across Canada. His second book "Choosing a Trucking company" is the most in-depth analysis of the operator industry available today. He has a Master degree (MBA) in financial management and has been serving the industry since he and his wife came off the road in 1993. His dedication, commitment and strong opinions can be read and heard in many articles and seminars.

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