Financial Insight

Security For Generations

GEN

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Gratitude, Grace, and the Gift of Giving

written by Josh Moklestad

It's incredibly easy to focus on what we don't have. A neighbor or friend might have a nicer home or a newer car. Our health might not be where we'd like it to be, and so on. I know it's easy for me to focus on the negatives.

The problem is that we tend to generalize based on our immediate surroundings. If everyone in our neighborhood has a multi-million-dollar home, a large investment portfolio, and flashy cars, it's easy to feel poor by comparison. That sense of lack often leads to unhappiness.

The truth is that only about 1 in 100 people on the planet have a net worth of one million dollars or more. By contrast, roughly 10% of the global population lives in extreme poverty, which is defined as less than $3 a day. Imagine trying to live on $1,000 a year!

When we frame it that way, it becomes clear how incredibly fortunate we are just to live in a land of peace and opportunity. Our country is far from perfect, but as Warren Buffett likes to say, I feel I've won the "lottery" simply by being born in the United States. The odds were much higher that I could have been born into extreme poverty in a war-torn country.

I believe our clients are among the most hard-working and responsible people anywhere. Yet hard work and responsibility only go so far without the right environment. Each of us has to acknowledge the role that luck—or grace—has played in our circumstances.

This realization humbles and grounds me. When I remember it, I find it helps me stop stressing about things that don't truly matter. It reminds me to focus on the extraordinary quality of life I get to experience—one that so few people in human history have ever known. And it inspires me to give back, even in small ways, to help make this world a better place

Many of you already model that spirit of generosity. You're the ones I look up to and hope to learn from. For others, perhaps you're just beginning to explore giving. I'd encourage you to jump in. Giving back matters—both because the world needs it and because we need it to gain perspective on our own lives.

May this holiday season be a time of true joy for each of you—and may that joy inspire you to give generously to others.

Josh

Annual Gift Match

We are pleased to continue our tradition of matching your holiday charitable gifts! GEN Financial will match your contribution to a recognized charity up to $100. Be on the lookout for Gift Match Forms which you should receive in the mail around Thanksgiving.
In 2024, we received and matched $12,000 in holiday contributions. We look forward to receiving and matching your tax-deductible contributions. Thank you for your generosity!

Google Reviews

I'm sure that many of you type our firm's name into Google to pull up the directions to drive to our office. We also have a Google ratings and reviews section like many businesses. If any of you have a spare minute, feel free to leave us a rating or review! It helps make us a little easier to find on the internet.

Toy Drive with Hospitality House

GEN Financial Management is proud to be partnering with Hospitality House supporting their annual Christmas with Dignity toy drive.

Christmas with Dignity is a program that allows families to buy their presents for their children at 10 cents on the dollar.

If you would like to participate, please drop off unwrapped, new gift(s) at our office by

December 5th

My Very Own Bed

Our team had a blast putting children's beds together at My Very Own Bed! The beds we put together will be delivered to children in need throughout the community that would otherwise not have a comfortable place to sleep. We highly recommend getting a group together to volunteer.