

My View

By Victor Didkowsky, CFP

If one is very fortunate, you may experience in your lifetime a moment when someone or something touches the very core of your being. In other words, the essence of who you are. I recently had such an experience. Several weeks ago, I had the distinct fortune of being able to feast not only on the eloquent words, but to allow myself to become totally engrossed by the incredible passion, conviction, strength and commitment that this great Canadian and world humanitarian exuded from his very soul.

Stephen Lewis is a person of immeasurable intellect, conviction, vision and determination. His crusade is to enlighten and inspire people to not only understand the plight of the African people stricken with AIDS, but to also raise money for the known treatments to provide a better life for those infected. Furthermore, it is to assist in the eradication and spread of this dreaded plague throughout the world.

Truly, it is our own Black Plague, which has, with great efficiency, infiltrated every corner of our globe. It has done this without any discrimination, infecting men, women... young, old... adults, children... hetero, homosexual... people of all walks of life, regardless of color, creed or religious beliefs. Money would purchase the elixir of life for millions and would provide such a difference that we do not even comprehend. But sadly, it is slow in coming.

So, now I am sitting here in the LAX airport (Los Angeles) awaiting my Alaska flight that will whisk me home in a few short hours. Arriving 3 ½ hours early in order to go through the various security checks, it seems that I now have some time to reflect on Mr. Lewis and my observations of the last few days.

If we thought housing is expensive in Calgary, well do I have a wake up call to share. An average house in the better parts of L.A. and surrounding areas goes for 1.5 million dollars (that is US dollars). Renting a two bedroom apartments seems to average \$2,600 per month, and if you wanted to move up into the luxury market, start at five million for the house and rent an apartment at \$4,000 per month. Rent that same house, let's say \$10,000 or better per month and that is unfurnished on a long-term lease. In comparing those numbers to what we consider astronomic housing costs, we have it really good.

The decadence of a small segment of society becomes really obvious when we look at the cost that the rest of society pays for that disparity to exist. If we then compare the plight of our poorest to how 80% of the world population lives as a family unit on less than one dollar a day it causes you to stop and wonder. We as a total society still all live as kings. Tell me, in all honesty, what could we possibly have to complain about? How petty and self centered our own woes become in comparison to the reality of others' real life struggle to survive. Don't get me wrong, I am all for free enterprise and capitalism, but it sure makes it easy to see why and how we, the North American people, are viewed by the majority of the world's population as living in decadent splendor and excess.

The garbage most of us throw out, or what goes into the trash behind the restaurant, would be a “feast of plenty” for many less fortunate, not only in other parts of the world but right here at home. Ignorance, illiteracy, fear, hatred, promiscuity and greed are just some of the few emotions that play on each of us every day and in turn, create challenges in staying true to our core values and beliefs. To complicate matters, we are a very driven society and the desire to achieve more is always front and center. How much is enough? Where does it end and when do we, as mankind, figure out that we are only as strong as our weakest link?

Stephen Lewis may be a dreamer fixated on a dream, however what kind of world would we have if that dream came true? Are we focusing on what is truly rewarding to us as a society or are we just self-indulging in our own shop-till-you-drop spending fest?

It all boils down to understanding the value that money means to you and gaining a deeper and clearer understanding of what the psychology of money represents to you. Let us hope that money means more than the ability to buy another article of schmata!

Regards,

Victor