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Monthly Musings

In their ability to change the human condition few synergistic combinations surpass that of *technological advancement & entrepreneurship*. Yet even the sometimes breathtaking achievements of this dynamic combination often offer only a partial or inconsistent resolution to our problems. The word *synergy* derives from the Greek meaning "working together" and refers to the phenomenon in which two or more discrete influences or agents acting together create an effect greater than that predicted by knowing only the separate effects of the individual agents. In the book of Romans the Apostle Paul illustrates synergy between human, divine and cosmic cooperation in saying, "I did the planting, Apollos the watering, but God made things grow..." Then too, technological irony can be flat out comical. Take our Chinese international student sitting at the kitchen table lamenting the fact that his cell phone didn't work because he hadn't made a monthly payment since he was soon to be leaving the states and switching phones. He was complaining while playing a video game on the cell phone using our home WiFi. He could also have used the cell phone to take photos or as a flashlight for all I know. That is, he could do more things with this hand-held device than we could have imagined 15 years ago. The only thing he couldn't do with his cell phone was make a phone call!

Things Financial

But little Mouse, you are not alone,
In proving foresight may be vain:
The best laid schemes of mice and men
Go often awry,
And leave us nothing but grief and pain,
For promised joy!

*Rough translation of "To A Mouse"
By Robert Burns*

So often our plans go wrong and life does seem to be "what happens to us while we are busy making other plans," as Allen Saunders said. Still, we should not use the curve balls life throws at us as an excuse not to plan ahead. Years ago, when my parents purchased a long-term health care (LTC) insurance policy to protect them the "plan" was that my mom might need the benefits as she lived a long life after my dad had passed. After all her family side had longevity greater than dad's so it made sense. Now with my mom having been taken quickly by pancreatic cancer three years ago it is my dad, after a bad fall last year, who is actually using the LTC benefits. With his condo not selling in a lukewarm real estate market, we are all grateful for the insurance and for my parent's foresight and planning which has eliminated what might have been a stressful situation.

Best wishes,

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