

Questions that matter

Issue 76: November 2016

"All man's miseries derive from not being able to sit in a quiet room alone". Blaise Pascal (19 June 1623 – 19 August 1662) was a French mathematician, physicist, inventor, writer and Christian



philosopher. Truly a multi-faceted man; read more on the Web [here](#).

Maybe philosophers are better than anyone else at sitting alone in quiet rooms (I suppose it is part of their job description). They read something; think about it while they stare out of windows. Perhaps there is a bit of finger-drumming or earlobe-pulling involved? Doing nothing is a kind of nightmare for most of us. When we have no distractions, phones or iPads or books to read – we tend to fall into boredom very quickly. That for some of us hurts. This is an interesting issue, which doesn't get much attention these days. Some speculate that boredom is living in raw time, i.e. being in the moment, and feeling the full weight of mortality and the horrible passage of time. By the way, the cartoon I borrowed from the late Bernard Schoenbaum who contributed to *The New Yorker*.

Questions that matter

Thinking and questioning do go hand in hand. More often than not, basic or simple questions are good questions. These questions matter and we typically learn more. Yet people often apologise – or don't bother asking them. What's more, we perceive basic questions as rudimentary – inquiries so simple, it's a waste of time to contemplate. That prompted the popular defence of the basic question: "There's no such thing as a stupid question."

But there are stupid questions, or at least questions that don't matter. These are questions people ask when there is little chance that we may learn something from the answer. It includes leading, preening and statements that are disguised as questions. And while they can sound harmless, they prevent us from obtaining a better understanding of the world around us. So, how can we better formulate questions with impact? Have a look at the illustration/ graph in the opposite column. There appears to be a correlation between the nature of a question and the probability to learn something.

What matters?

Think for a moment. We all know that time is a limited resource. Some things could be crammed, recreated, recovered or circumvented, but not time. **When time is wasted you cannot get it back.**

Fortunately (some may say unfortunately) the most important things in life take time and cannot be "crammed in". On the other hand relationships, your health, financial independence and spiritual maturity require small deposits on a continual basis – it takes

time. These things are cumulative, or summative in nature and linear over TIME:

- Relationships: marital, children etc.
- Your health: eating right and exercise;
- Finances: saving, or being a good steward of your wealth;
- Spiritual growth: making time to switch off and reflect on your life and current position.

We can't achieve financial independence by making just a single deposit. All of the above applies the same principle.

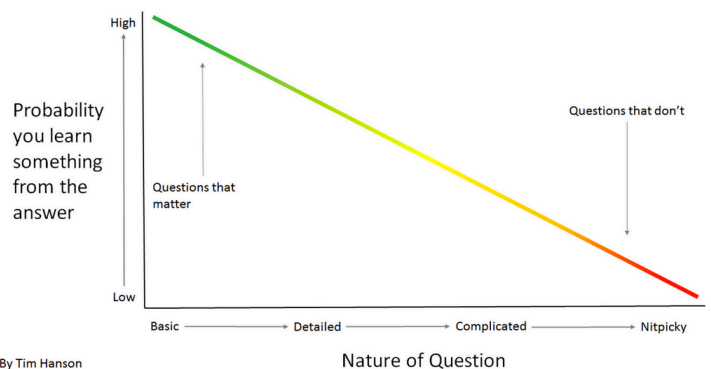
Financial questions with impact

Often we *tell* instead of *ask* relevant questions about where we come from, what we do and where we are going; therefore the **past, present and future**. So, the question is not really what is the *right* thing to do, but perhaps what is the *wise* thing to do?

As highlighted, it is often the case that difficult questions would yield a simple answer and a simple (but yet straightforward) question might have a difficult answer. For example important, but good questions might be:

1. What am I doing with my life? What are my goals and what would I like to accomplish? Do I want to be a good father/ husband? Do I want a successful career? AND, what does success mean for me?
2. How much is enough?
3. If I cannot work from today onwards, in what financial position am I, or do I leave my dependents/ heirs? Will I be able to sustain my life and support my wife/ husband or family?

Maybe this is not important to you, but perhaps it is something others do worry about. Anyway, the point is that we should try to be pro-active and continually engage family members with constructive discussions around things that matter in our life.



By Tim Hanson

Seasons greetings

Another year has rolled by – just too quickly. 2016 was certainly eventful in many respects. Our young democracy fired on all its cylinders! Let's all hope for a better South Africa. Amidst the turmoil it is always helpful to keep perspective and avoid the sensational headlines. Markets do react irrationally and it is difficult (and perhaps dangerous) to make decisions with significant financial impact on short-term movements. What is the probability of being wrong!?

As always, we want to thank our clients for their patronage. We value these relationships over so many years. Merry Christmas and enjoy the festive season. We trust you will take some time to ponder about the things that actually matter and that we can control.