



Suffering is Optional

A very close friend of mine often says to me “suffering is optional”.

I do my best thinking when I walk on the beach and the other day, I actually had to stop and think. He is right! “Suffering is optional”! You only “suffer” if you are “at effect” and not “at cause”.

This concept about being “at effect vs. at cause” is my personal hobby horse, because it is all about taking personal responsibility and leadership. When you are at cause, you control what is going on in your life. You make informed choices and sometimes even hard decisions around issues that are important to you. That only happens when you step up and take leadership. When you decide on a direction that your life should take and when you make a plan to achieve that destination, you automatically become a leader - a leader of your personal achievements and your destiny. There is no room or need for suffering when you are leader.

When you are “at effect”, you are taking the role of a follower. If you don’t have any concrete plans for yourself, you automatically become part of someone else’s plan. You then are no longer in control of all your choices – you have to take what is given to you.

Here is an example of how this concept might play out:

You have chosen to be “at cause” of your financial affairs and have put a financial plan into place. This plan includes income protection insurance that will replace your income, in case you are disabled and cannot work. As luck would have it, you are in a traffic accident and can’t return to work for 18 months. Thankfully, your insurance kicks in and provides you cover. The insurance not only pays for your lost income, while you are off work, but it also allows you to keep your home on which you have an outstanding mortgage.

Being “at effect” means that you have left your financial affairs to chance and did not get yourself proper income protection. Now that you are disabled, you don’t have any income to support yourself (other than perhaps some sick leave or compensation payments). Things could get pretty tight. You may even have to sell your home, if you can’t afford to keep up the mortgage payments. When you have to sell in a hurry, you may have to accept what others will pay for the property. That is being “at effect”.

I see this scenario play out so often and believe me, it is the fastest way to destroy your wealth.

Suffering is indeed optional!

Choose to be at cause! Choose to get yourself financially organised!

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