AN OBITUARY TO COMMON SENSE
- Allistar Walker

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This article is a financial adaptation of an obituary printed in the London Times some years ago.

Today we mourn the passing of a beloved old friend, **Common Sense**, who has been with us for many years. No one knows for sure how old she was, since her birth records were long ago lost in bureaucratic red tape and muddled brain filing systems.

She will be remembered as having cultivated such valuable lessons as:

- Knowing when to come in out of the rain
- Why the early bird gets the worm
- Life isn't always fair
- And maybe it was my fault.

Common Sense lived by simple, sound financial policies and reliable strategies:

- Don't spend more than you can earn
- Put something away for a rainy day
- Preparing for a worst case scenario
- Adults, not children, are in charge
- Tough love and discipline actually produce positive results.

Her health began to deteriorate rapidly when she started listening to other people who pretended to know more than she but in fact were inexperienced, unworldly-wise and out for a quick buck.

Common Sense lost ground when time favoured institutions, such as banks, insurance companies, financial 'gurus' and even government lost sight of who they served and ignored time honoured principles in the pursuit of greater corporate glory, or maybe that was pure greed based on the principle, 'If I don't do it, someone else will'.

Common Sense lost the will to live as the churches became businesses; and criminals and fraudsters received better treatment than their victims. Common Sense took a beating when you couldn't defend yourself from slick and slack practices and the lawyers hired to defend such nebulous actions like the burglar who sued you for assaulting him when you found him out.

Common Sense had been emotionally battered beyond all recognition of her former optimistic self, when she read in the newspaper, a woman had failed to realize that a steaming cup of coffee was hot and was subsequently awarded a huge settlement after spilling a little in her lap. She knew her time was up.

She is survived by her four stepsisters, I Know My Rights, I Want It Now, Someone Else Is To Blame and I'm A Victim.

Not many attended her funeral because so few realised she was gone. There was a little light of hope at the ceremony as Common Sense's son spoke to the lonely gathering, "My Mum is gone, because she lost her way. Let this be a lesson to all of us to take responsibility for our lives, borrow within our capacity protect our loved ones with well thought out insurances, wills and trusts. Realise that life has its risks, the rewards go more often to the prudent not the stupid, and above all, don't let anyone hijack your principles or commitment to your future". He finished by saying, "If it is to be, it is up to me".

Allistar Walker specialises in practical mortgage advice and risk management utilising prudent structures such as the correct insurance policies, estate plans etc.

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