



# ENDOWMENT

WEALTH MANAGEMENT®

## Make 2020 a Great Year

We are halfway through the year, and already some people are saying “good riddance” to 2020. This has been a very difficult year!

There is uncertainty about how the Covid-19 pandemic will play out and whether we will go back to “normal” ever again. There are many important events like Presidential elections, government regulations and future outcomes that are outside of our individual control.

Challenging times are always painful to go through. But there is little human progress without personal challenges. It’s like the dumbbell we use to strengthen a muscle. Challenges have the potential to strengthen us and help us become better and more capable than we thought possible. They are the refiner’s fire and foundation of our personal growth.

While we may not be able to control our personal challenges, we do have significant control over how we respond and what type of person we will become.

So how do we do it? It’s all about what *purposeful habits* we create. I am not referring to existing habits we do without thinking. I’m talking about purposefully doing specific things each day so that they become your personal habits, and ultimately become our identity.

What specific character trait do you admire in others that you want to develop? Maybe you notice a friend isn’t as bothered by what’s going on and has a great sense of peace. Find out what that person does. Speak with a religious leader. Research what psychologists say can help you find peace. Then figure out what you can purposely do each day to develop such quality.

One of the most challenging things about New Year’s resolutions and changing personal habits in general is that they take a long time to cultivate. A lot longer than 30 days or even 90 days. A habit is not about crossing a finish line; it’s about changing the direction of who you are. Your future self is largely dependent on the purposeful habits you do today, tomorrow and every day thereafter.

Several years in the future, when telling your story of 2020 to your kids or grandkids, what will you say about 2020? Will it be the year you forever want to forget? Or will you tell them about the difficulty of the pandemic, but how it was a catalyst for your long-term personal growth – that through it you became a better person. The good news is that your story is 100% in your control. It’s going to be based on your purposeful habits.

Remember that 2020 is only half over and more personal challenges will always be on the horizon. There is still so much more you can do this year. So now let’s make 2020 a great year for both you and your family!

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