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The Red Balloon of Happiness

By David Leonhardt

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Just when you think you know it all, some 17-month old child comes along and teaches you another valuable life lesson.

Little Lady lost her favorite ball. There are few things that bring this 17-month-old more joy than playing with her favorite ball. And, of course, we want our daughter to have all the happiness she can get.

So we headed out to the store to replace the missing ball. Little Lady enjoyed the outing, since there were so many exciting things to pull off shelves. And when we reached the ball aisle, she nearly jumped for joy. (OK, more like raced to the bin and started covering the floor with her joy, one bounce at a time.)

As we left the aisle, Little Lady was happy and smiling. She held her replacement ball in her hands as we walked up to the cash. While waiting to pay, Little Lady caught sight of a red balloon that had obviously been used for some promotion, but was now wandering aimlessly around the floor like a lost puppy.

If you think a ball can bring happiness, wait 'til you see the sparkle in the eye of a toddler who has just found her very own red balloon. Pure joy! Of course, she adopted the balloon immediately and clung to it all the way back to the car. Did she want to hold the ball? No way. She had a balloon!

I couldn't help but marvel at how she valued the free, fragile balloon more than the sturdy ball I for which had just paid good money. Is there a lesson we can learn for self-actualization? Here are the possible lessons that immediately occurred to me: Why bother having a thick skin, if your daughter prefers thin skins? If you drift aimlessly long enough, you might get adopted. Money can't buy the most important things in life (happiness, joy, smiles, balloons, etc.) Your child can see value where you cannot, so listen to what she says.

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I figure at least two of these are valuable lessons that can add happiness to a person's life. Little Lady teaches me self-actualization lessons daily now, and I am learning to listen with head and heart.

How often do we value the wrong things? The things that cost the most? How hard do we work to earn all that extra income to buy things we simply do not need. Anyone reading this probably has more than she will ever need, and yet don't we all want more anyway?

Suppose we chose to have less of the things money can buy, and instead chose to have more time? More time to spend with our family? More time to spend with ourselves? More time to just be? What if we are giving up the red balloon chasing after the ball?

My wife and I made a big decision a few months ago. We gave up the condo in the city for a big ol' house in the country. Our red balloon was space to raise a family in a much less noisy and

stressed-out environment. The ball we gave up was the "glamour" of city living and a fancy condo.

Assuming we can make a living from my book, my ezine, my web site and whatever other work-from-home projects I take on, we get to keep the red balloon.

I invite you to look carefully at your life. Ask what truly brings you meaning. Then ask yourself if you could have more of that if you spent less time and effort on activities that don't bring you meaning but just fill your time.

Enjoy your red balloon.

David Leonhardt is the Happy Guy, speaker, author, and publisher of "Your Daily Dose of Happiness" at

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Beware of Balloon Mortgages

By Syd Johnson

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This is a mortgage where the one payment, usually the last one is bigger than any other payments. Balloon Mortgages are usually set up like a regular 30 year mortgage except that at some date in the future, a large balloon payment will be due. The balloon payment is typically the entire balance of the mortgage. The due date of the balloon payment and its relationship to all other monthly payments is spelled out in the terms of the mortgage agreement.

How are balloon mortgages structured?

They are usually quoted in terms such as 5/30, 7/30 or 10/30. This means that a large payment is due at the end of the 5th year (payment 60), the 7th year (payment 84) or at the end of the 10th year (payment 120). At this time, the entire loan balance is due.

Rollover Clause

First clarify with your Mortgage Lender or Agent that you are indeed signing up for a balloon mortgage. Then, get a rollover clause attached to your balloon mortgage agreement. The rollover clause says that at the end of the mortgage term, 5, 7 or 10 years, the loan will automatically rollover into another type of mortgage. This will protect your assets in case you are not able to come up with the full payment on the due date.

Anything you can do to protect yourself when you have a balloon loan is preferred, since most lenders are less likely to work with you to come to an agreement on the due date.

This article may be freely distributed as long as there's an active link to <http://www.rapidlingo.com> Syd Johnson Editor

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