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Financial Stability from the Eyes of a Country Boy from Boley, Oklahoma

At 74, I often reflect on the decisions that have shaped my life. One decision, in particular, changed everything. More than fifty years ago, my brother and I left Boley, Oklahoma, and traveled to Houston, Texas. We weren't looking for a new beginning. Our parents had sent us to bring my sister home. She had moved to Houston and was living alone in a city much larger than anything we had ever known. They worried about her and wanted her back where family could look after her. As a country boy from Boley, I fully expected all three of us to return home together. But life had a different plan.

Growing up in Boley taught me the value of community. It was the kind of place where neighbors helped neighbors without being asked. If someone needed a hand, people showed up. Folks shared what they had, and everyone worked together to get through hard times. Because of that, I never paid much attention to money. In our small town, relationships often mattered more than dollars.

When I arrived in Houston, I was amazed by how different life was. The city was full of opportunity, diversity, and energy. But I quickly learned that city life operated differently. In Houston, money played a major role in everyday living. Housing, transportation, healthcare, and basic necessities all depended on having the financial resources to pay for them.

Eventually, my sister agreed to return to Boley, and my brother went back with her. I made a different choice. I stayed. That decision became one of the most important decisions of my life. Houston became my home. It was there that I met the love of my life. Together, we built a beautiful family and raised seven children. Today, we are blessed with more than twenty grandchildren and six great-grandchildren. We often call ourselves a tribe because we have remained close and continue to support one another through life's ups and downs.

Over the years, Houston taught me lessons I could never have learned growing up in a small town. One of the most important was understanding the connection between financial health and physical health. I learned that financial stability affects nearly every part of a person's well-being. People who can afford healthy food, regular medical care, and safe housing often have a better chance of maintaining good health. On the other hand, financial stress can take a toll on the body and mind. It can affect sleep, relationships, mental health, and overall quality of life.

I've seen people delay medical treatment because they couldn't afford it. I've watched hardworking individuals wear themselves out trying to keep up with bills. Those experiences taught me that managing your finances is also a way of protecting your health.

Because of what I learned, I developed a simple three-part blueprint for building a healthier, happier, and more secure life.

First, manage your resources wisely. Live within your means, stick to a budget, and keep learning about financial decisions. Financial stability can reduce stress and provide a stronger foundation for the future.

Second, invest in your health. Stay active, eat healthier foods, and don't neglect preventive healthcare. Taking care of your body is one of the best investments you can make because good health supports every other area of life.

Third, strengthen your relationships and keep growing. Stay connected to family, friends, and community. At the same time, never stop learning. Strong relationships provide encouragement and support, while lifelong learning helps you adapt and make better decisions throughout life's journey.

Looking back, I'm grateful for both Boley and Houston. Boley taught me the importance of community, while Houston taught me the importance of financial responsibility and planning. Together, those lessons helped shape the life I've lived. Today, my wife and I do our best to pass these values on to our children, grandchildren, and great-grandchildren. We want them to understand that a strong future is built by managing resources wisely, taking care of their health, nurturing meaningful relationships, and continuing to learn throughout life. Those lessons have served me well for more than 7 decades, and I hope they continue to guide my family for generations to come. After all, a lasting legacy is not measured only by what we leave behind, but by the values we pass forward