



# GRIT WITH GRACE

## In Love & War: The Story Behind the 4 Gs

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with research assistance from Dustin Lowman

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Grit, Grace, Growth, and Gratitude — if you’ve come this far, you’ve seen these words repeated all over my site. Yes, they are the principles that guide my decisions as a wealth advisor, and the tenets by which I try to live my life (not always easy!). But, you might be asking yourself: Why? Why those four *Gr*-words? Are they not just four more nice-sounding business words?

Fair questions. Without the full benefit of context, I could see how these words might not resonate with you the way they do with me. Recently, I left corporate America after a long career with many fine institutions, which has enabled me to do a lot of thinking, and writing, and reflecting, and I want to tell the story of how the 4 Gs came to be.

As with quite a few other inspirational tales, it all started with World War II.

### Dreams from My Father

*Sometimes you can't worry about hurt. Sometimes you worry only about getting where you have to go.*

— Barack Hussein Obama

My father, Leonard, grew up in a poor section of Brooklyn. His parents were immigrants from Eastern Europe. His father became a tailor, his mother died when he was 13, and his family grew up with very little. From a young age, Dad wanted to be a doctor — which, coming from where he came from, was quite the pipe dream.

His life, as with so many other young men’s lives, completely changed when he was drafted into World War II at the ripe old age of 17. Pursuant to his ambition, he went in as a medic. While he was overseas, Dad faced severe malnutrition, encountered unspeakable human horrors, and saw the very worst of humanity when he liberated concentration camps.

This might have destroyed many men — I have no doubt it would have destroyed me. But amazingly, Dad turned horror into kindness, intelligence,



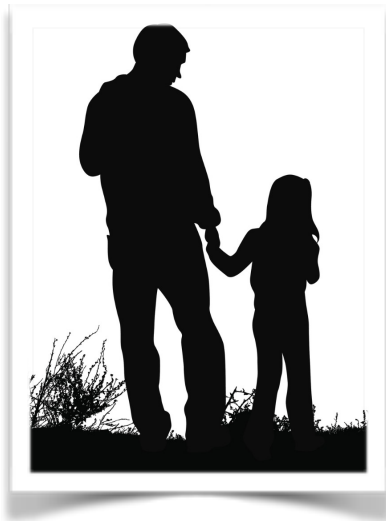
and ambition. Later, after returning from the war, he turned good fortune into opportunity. He took advantage of the GI Bill, getting a college degree, then getting into medical school, and eventually, achieving his lifelong dream of becoming a practicing doctor.

Dad turned the horrific experience of war into a successful medical career. He persevered through one of the gravest atrocities in human history. He persevered through higher education — uncharted territory for him and his family. He took the horrors of life and turned them into fuel.

This, readers, is what I think of when I think of Grit.

## The Richest Man...

I think that, on some level, it's not altogether unusual for people to glimpse some version of what Dad glimpsed in the war. Call it horror, call it evil, call it basic, common unkindness — people often see an unfavorable portrait of humanity, and it can have a variety of effects. Sometimes it distorts people, turning them into the most unkind, greedy versions of themselves.



But for whatever reason, seeing the pain and suffering of the war turned Dad into a transcendently compassionate man. My theory is that he knew how bad things could be — he'd seen the absolute worst of humanity — and so, he wanted to do what he could to make things as *good* as they could be for everyone else.

If one of his patients needed care but was unable to pay him, he would treat them without charge; if a stranger needed help, he would be at their side. After purchasing a house in upstate New York — as a refuge should horror strike again, and as a place to teach his city kids about nature — he would often sit outside on the ledge which he called his “thinking rock,” watch the sun set over the farm below and the Catskills in the distance, sip his one (*only one*) glass of wine, and say to whoever was listening (often his two children, when we weren't too busy scampering in the woods or catching frogs in

the pond), “I'm the richest man in the world.”

Technically speaking, Dad was far from the richest man in the world. He did well for himself, and he more than provided for his family, but he was not, shall we say, an elite earner. However, his words spoke truth. He had a family, he had the career he wanted, he had a peaceful place in the country — and, above all, he had his life, which set him apart from millions in the war effort.

Appreciating what he had, not spending precious energy lamenting what he didn't have — that was true, pure Gratitude.

## Seeing Beauty Spots

*New and a bit alarming, who'd have ever thought this could be;  
True that he's no Prince Charming, but there's something in him that I simply didn't see.*

— “Beauty and the Beast”

My mother's parents were Russian immigrants, who fled their native country following pogroms against Jewish people in the early 1900s. Perhaps because of a need to impose order on a world that had been so chaotic, the members of Mom's family were extraordinarily devoted to keeping a beautiful home, and making sure the children presented themselves impeccably.

Mom inherited this trait, and throughout my childhood, always, always, always, presented herself and her world in the best possible light. Of course, appearances were a major part of this, but it didn't stop there. Mom always comported herself with elegance and dignity, giving people her best, and finding ways to treat everyone like they were special.

Mom's commitment to presenting herself as well as possible had many effects on me. For one, it instilled a sharp aesthetic sense, fueling loves for fashion, jewelry, gardening, photography, and decoration, and giving me the ability to appreciate all that's beautiful about the world — which makes the world a much more enjoyable place. But also, accepting nothing less than a perfect presentation has done wonders for my network. People remember how you treat them. If you show up alert and attentive, looking your best, and ready for valuable communication, you lay the groundwork for a fruitful connection.



Dad was decidedly *not* a graceful man — he had little aesthetic sense, and was direct sometimes to the point of gruffness. Mom, on the other hand, between her aesthetic proclivities and radiant personality, is the very portrait of Grace — and is still going strong!

## Why?

Likely because of their humble origins, education was of paramount importance to both of my parents — I always say (somewhat jokingly) that I could be a doctor, a lawyer, or disowned. To them, it was essential that I get an excellent education, and that I get high marks. But it ran deeper than that. Both of them believed that a love of learning is an essential part of a happy life — fundamental to personal advancement, and to self-realization. Both of them were right.

While studying at Middlebury College, I gravitated toward philosophy courses, all of which were underscored with some variant on what became my favorite question — *Why?* Why are we here? Why

do we hurt each other? Why is happiness so elusive to so many? As I advanced further and further into my career, the questions became, why do economics professors cling to a notion of the “rational man,” when little evidence of such a being exists outside the ivory towers? Why do people think social values generate subpar returns? Why should we ignore these questions, and not try to meet them head-on? Why don't more people ask why?

To me, the growth mindset means that, whatever the situation, I will always dig deeper, looking for more fundamental truths. As my colleagues know, little enrages me more than hearing “because we've always done it that way” as a reason for continuing to do anything. Because of the example set by my parents, I feel that Growth is the one G I feel I'm able to execute on 90% of the time. The others are not always within my control, but I can always prime myself to grow.

## Roadmap for the Soul

When I was in my late 40s, I encountered what was really my first true trial. In all honesty, I had lived a charmed life until then — I had gone to good schools, gotten good jobs, and lived comfortably. My traumas until then were limited--getting into University of Chicago and not Yale, losing my beloved poodle who lived at almost 20 years old, losing my dear grandmother. But in the decade that ensued after 2008, starting with the financial crisis, my business closed, I got divorced, and I was diagnosed with cancer. Thus commenced the decade which I call my “trifecta of devastation” — and a true test of my mettle.

Because of Dad's incredible displays of Grit, I believed that however deep my pain, perseverance was the only answer. He passed in 1999, but I heard him say to me daily, as he did during his life: “This too shall pass.” And, so it did. Because he knew how to express Gratitude for what he had, and not moan about what he'd lost, I could always shift focus back to the many positives in my life. Because Mom knew how to cast her world in the best light, I could stand above my difficulties, Gracefully. I can control so little, but I can control how I comport myself, which matters most in difficult times. And, because of the seeker mentality the two of them instilled in me, I was open to Growing, and leaned heavily on friends, colleagues, and authors for help.

So you see that, while the alliteration is nice and the symbols are pretty, my 4 Gs are not just a list of nice-sounding words. They're principles that took root in the pain of religious persecution, of warfare, and much later, of extreme personal hardship on my end. They're the legacy that Dad, who passed in 1999, left behind, and that Mom carries on to this day. They're my roadmap in good times and bad times alike.

*If these topics interest you, try reading a few books from my **To Grit with Grace** selections, and partnering those with a few from **A State Called Happiness**. If forced to pick one from each list, I'd smirk and say you ask me the impossible, yet **Enough** by John C. Bogle and **Endurance** by Alfred Lansing are always front of mind for me.*

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## ABOUT THE AUTHOR



Randy Kaufman, formerly a corporate tax attorney and investment banker, is now a wealth advisor who prides herself on focusing on what matters most: clients' peace of mind, family dynamics, and getting *enough*, not *more*. Randy is a passionate student of impact investing, strategic philanthropy, and behavioral psychology (while not a psychologist, she occasionally plays one in the boardroom). She is dedicated to helping the underprivileged, and is a proud member of global venture fund Acumen's advisory board. A thinker, learner, and pursuer of overarching truths, she is always eager to discuss big ideas about money, and its off-and-on associate, happiness.