REAL RICHES By Fred Hobbs

Some attribute the advice to Ben Franklin; other researchers credit 17th century English writer John Clarke. The thought may have originated even earlier than that: "Early to bed, early to rise, makes a man healthy, wealthy and wise."

Leaving aside the outdated gender reference and the dubious declaration concerning specific hours designated for sleep, here is a question worthy of pursuit, which of those three attributes truly is the most important when considering life's riches?

Merriam-Webster confines the definitions of "rich" and "riches' to the concept of having lots of money and goodies. No mention is made of being "healthy" or "wise." Yet, a person with both excellent health and "a good head on her/his shoulders" is truly rich. The dictionary aside, material wealth is not necessary in order to enjoy life's riches.

As well as contributing to life's riches, wisdom and good health complement each other. Wise choices are often necessary in maintaining good health. Good mental health is important in being able to make wise choices.

In discussing what really constitutes life's riches, the composition and demographics of the discussion group are major factors. A recent survey of young adults 23-28 years old found 52 percent listed money management as the most important concern of their daily lives. Sixty-four percent even rated financial fitness over physical fitness. Not surprising, though, when considering that most of them are physically fit, but haven't made much money yet.

Which brings us to the other end of the human spectrum. By now, seniors have experienced most of the life riches that are likely to come their way. Many have found rich experiences in marriage, children, grandchildren and other aspects of family life, with other life-long relationships and through formal and casual educational opportunities, travel, and even in the satisfaction of somehow overcoming adversity successfully.

And the health issues? Well, it's true that as seniors the wisdom to stay healthy is certainly still present, but the wherewithal is not so easy. The contents of some senior medicine cabinets resemble a small drug store. Making wise choices is still important, but they don't always lead to relief of the pain.

Still, it's equally true that seniors, in their life times, have seen more beautiful sunrises and sunsets, smelled more roses, climbed more mountains or strolled more meadows, read more good books or played more fun games; in sum, have experienced more of the five senses than might be expected to be counted among life's riches.

Quotes from the pens of two well-known writers offer a surprising but eloquent commentary on the subject. Henry Miller reminds us: "The world is so rich, simply throbbing with rich treasures, beautiful souls and interesting people." And from Oscar Wilde: "Ordinary riches can be stolen; real riches cannot. In your soul are infinitely precious things that cannot be taken from you."

Life's riches!