



Be Careful What You Wish For

Few things beat the experience of seeing someone successfully make the transition from their working life, to their life after work. A lot of preparation and saving has usually been required for this to happen. Still, it takes most folks some time to get used to not

receiving a paycheck. It takes a while to experience receiving money from other sources in order to get comfortable with this change.

Retirement is not the only goal that we help people achieve. Tasia and I have the privilege of hearing about other wishes that people have. These are the sort of things that often make life more vibrant, rewarding and fulfilling. Planning often sets powerful gears into motion. In this issue I'll share something from my own life where this has happened in an interesting way.

Begin With The End In Mind

You may be familiar with this principle that Stephen Covey recommended. One of my treasures in this life is my daughter Megan. At 31, she is currently in the last few months of her doctoral work in occupational therapy. She is an officer in an Army program through Baylor University. Along with career aspirations of helping our wounded soldiers, Megan has wanted a family of her own for several years.

3 ½ years ago, without a boyfriend in sight, I began putting money into a systematic investment plan in a mutual fund. Each month the equivalent of the cost of two wedding guests was pulled out of my checking account and placed in the fund that was registered in her name. The idea was that over 4 years I'd give her the money, a little bit each month, that she could use for a wedding or other purpose she deemed appropriate.

You've Got To Be Kidding

Megan just got engaged to someone she has met in the last year and the wedding is planned for October, roughly 90 days before the last systematic investment will be made into the fund. We recently went over her June 30, 2013 statement from the fund. It showed that she had \$5 over the exact amount that I said 3 ½ years ago I would contribute to her wedding. We were both a little astounded by that.

Of course, given the opportunity, I took full credit for aligning the stars so that she would find this wonderful guy. Being the loving daughter and good soul that she is, she let me have that little moment of self-created glory, however inaccurate it might be.

The Power Of Planning

While not always true 100% of the time, there seems to be something very powerful about becoming very clear about what you want and then implementing a plan to take small, regular steps toward your goals and aspirations. It is a simple process, but very hard for most people. Sticking to the process when other demands pop up is one of the hardest things in the world to do. My experience in life says that those who persevere, who stay the course, achieve results that are often amazing. Things that are simple may be profound, but that does not make them easy.

Bottom Line

What do you wish for? What are the things that are closest to your heart? What are the desires that are worth some consistent sacrifice on your part? Almost 4 years ago it began for me as a wish to see my daughter fulfilled. It began with specific savings for a wedding that I could not know would ever happen. What wishes would you like to put into motion? Come talk with us and we'll help you identify a wish, quantify what it might take and set out a plan to help the wish become a reality.

Your Feedback

I would love feedback on this newsletter. Future issues may include a host of good ideas, insights, specific steps to take financially, life insights and of course "Wit and Wisdom". Most importantly, I'd like it to be of value to you and to encourage an exchange of great ideas and insights. Please send your feedback to:

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