

Purpose-Fullness

Often life can seem like an uphill battle. Each day holds challenges for every person I have known. At the same time, each day holds treasures that are found in the smiles of friends, the love of family, and sometimes the privilege of employing your unique talents to do work worth doing.

Each of us can find purpose in the day by way of our relationships and what we contribute to the world. We can also be purposeful in enjoying the rewards for our contributions. If we identify our options, align our choices with what is most important to us and balance our choices with life's requirements, some of the outcomes can be extraordinary.

Consciousness

Every day is filled with hundreds of choices, many of them very small choices, which in combination determine the course of our lives. The cookie uneaten or the TV program bypassed can turn into much better outcomes with the sacrifice of a little effort. The trick is to identify when a choice and a tradeoff is being made. Ease in the moment is often the more comfortable choice which often occurs unconsciously. A different and better life is available through more conscious choice making.

The Compound Effect

A book by this title, written by Darren Hardy, does a wonderful job of explaining how powerful this process is. Each small step in the right direction compounds on the previous step. Whether the outcome you are seeking involves health, career, finances or character development the process works the same way. Consistent choices, constantly made, can provide truly amazing results.

What Do You Want, and How Badly?

In a world with so much busy-ness and demands on our time, how do you take time to reflect on what is most important to you. Texting, emails, phone calls and our daily schedule leave little time to think let alone reflect. Yet getting very clear about what is most important to you is the best way to figure out what you want most. It will also add purpose to your choices.

Wonderful Clarity

Years ago when I asked my wife what her savings were for, she said it was there to enjoy time and experiences with people she loves. She has a big birthday coming up and when offered a few options, she thought about things for several weeks. Her choice was very clear upon this reflection. We

have friends in New Zealand and the husband's health is not great. Knowing her wants, her choice was to spend time with these very dear people we know and love. The conscious choice to consistently save makes it possible for us to fulfill her purpose, so does the frugal nature of this wonderful woman who watches her pennies carefully and always has.

Bottom Line

Other issues have touched on this subject of conscious choice making and the compound effect of consistent choices. This issue is meant to encourage you to know that there is also purpose to your life. You matter to many people and I believe to God. Helping you make good choices around money is one way I can support you in your efforts. More importantly I wish to encourage you to determine what you most want, what gives you a sense of purpose and to align the small daily choices with what you want and your purpose. My wish is that you will be richly rewarded for all of your talents and contribution to life and others.

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:

Colin S. Mackenzie, CFP®
Cetera Advisor Networks LLC, Member FINRA/SIPC
301 E. Colorado Blvd, #400
Pasadena, CA 91101
mackenziec@ceteranetworks.com
www.cmackenzie123.com
(626) 795-8896