

PLANNING AND ACHIEVING YOUR GREATEST GOALS STEP-BY-STEP

They came into my office holding a check from an oil and gas lease. This couple, older clients with our firm, had saved for years but had no formal financial plan. They also had no idea if they were “safe” or not. When they came to us, I sat with them and really listened. Together we identified their dreams and goals. Within a short time, we’d customized a master plan that structured their financial affairs. Just *how* well-organized their finances were now, would only become apparent to them later on - in fact, the day that they walked into my office holding that check.

I could see by the look on their faces that this was just a routine deposit into another investment, to keep them safe. They’d done well financially, but they’d forgotten the purpose of that plan. Goals reached, dreams to be fulfilled.

Ironically, the couple in this story was actually exactly where they wanted to be financially because they had been diligently following the financial plan we had created together. However, up to this point they had never taken time to celebrate, create memories and enjoy life—the very things that financial stability allows us to do.

Sitting across from them at the table that day, I looked up and asked, “Why don’t you take this money and go on a trip of a lifetime?” They looked at each other wide-eyed and turned to look back at me.

“Could we?” the man asked doubtfully and scratched his chin. His wife looked from her husband to me and back to her husband in disbelief.

I showed them again where they were financially. Everything had been accomplished according to plan. Now it was time for them to begin enjoying the fruits of a diligent plan. I’m happy to say, that two months later they were taking pictures in front of the Opera House in Sydney, Australia.

ENJOYING THE ADVENTURE

The greatest enjoyment in my career is helping people plan for and experience a great life. When I ask people what having a great life means to them, I hear a number of different answers. Some want to be wealthy and have the freedom to invest in the future of others. Some want to have an intimate family life. Some want to travel. Others want security for them and their families. It doesn’t matter what religion, ethnicity, background or nationality defines us, we all have a common desire to experience inner peace and know without a doubt that we’ve had some kind of impact on the world. I have one caveat along the way. Sometimes life brings us unplanned surprises, and in their own way they are just as important as planning a great life. Sometimes they are the rewards that keep us focused.

In my business, a lot of what we do begins with helping others re-discover for themselves what is most important to them. They know it; they just forgot it along the way. For me, it’s just as important to design the steps as it is to design the goal.

Everyone has ideas and values that are sacred—things that never fail to make them smile, bring a sigh of relief or dare to dream. These are the steps that keep us on track with the bigger picture. Sometimes we think we have to wait “until something falls into place” for those to happen. Not always.

Recently a father and son sat down in my office to talk about the inheritance the teenager had received. He wanted to save for the future. I asked the son, “What is important about money to you?”

“Being secure,” he answered cautiously and then his eyes lit up. “I always did want to visit the Smithsonian,” he blurted out and then subsided again.

His father leaned forward and looked at his son. “What did you say?” he asked. “The Smithsonian?”

“I’ve always, *always* wanted to go to the Smithsonian,” the son replied. A different kid was sitting in front of me now, his eyes bright with excitement.

Dumbfounded, the dad looked at his teenage son. “Son,” he said, “I never knew you wanted to do that.” They invested the money wisely, but there was a light in the father’s eyes that had not been there before.

Three weeks later, they returned from a father-and-son trip to the Northeast that they would never forget. Their story reminds me that we all need to talk to each other about what we most want to do and experience in life. Those are the things we should share with one another. All too often we bury the things that are most important. The more you dream and share what you’re going to do with the precious gift of life, the further you are likely to go.

Great Lives Take Planning

Unfortunately, many people’s plans for a great life don’t get off the ground because they are too busy to take the time to think through what they really want out of life. Many actually have to stop and reflect when I ask them what is most important to them.

It’s astonishing how hard it is sometimes to write down the goals that are important to you. Even putting something like a simple timeline on our goals can be a new exercise for some people. Putting it on paper

makes it real, creates confidence, eliminates negativity and convinces your subconscious mind that you can accomplish whatever you set out to do.

Unfortunately, we don't learn this early on in life. In school, we rarely teach children how to manage their time, money and other resources to help them achieve their dreams.

Most people live life saying, "If I had this, I could be that." That's not true. I have found that when you learn to "be" the person you want to be, or "be" the company you want to be and "do" the things you have to do in order to make that happen, then you'll "have" what you want to have. In that order.

We're taught not to dream too big or reach too high. *Don't set yourself up for disappointment. Don't bite off more than you can chew.* Don't. Don't. Don't. Soon "Don't" becomes "What's the use?" and we stop having any sort of plan for our lives. We just let life happen. We get jobs and soon forget about having a passion for careers or dreams. We don't think we should love our work, and we tend to lose sight of what we're really working for anyway.

Many people stop dreaming at the point of money. It doesn't take *money* to fuel your dreams. *Time* is the primary currency that powers our dreams. The root cause of not achieving them is failing to use your time wisely. Time is your primary currency for success; focus is second; money is last. The wise and diligent application of all three equals success.

In other words, a great life doesn't just happen on its own. You have to plan for it. Don't miss the unimaginably large rewards of disciplined planning as you push forward into the realm of all that your life could be. Spend a moment reflecting on and planning your dreams before you spend a dollar. The wise investment of your time will yield a more profitable return.

THE TRUTH ABOUT GOALS

Before you start capturing some of your goals on paper, you need to know what constitutes a good one.

Goals Are Not The Same As Desires

Goals represent those things over which you have personal control; desires are simply what you would *like* for the outcome to be. Some people confuse the two. You might say one of your goals in life is to raise great kids. However, something that requires someone else to conform to your wishes is not a good goal. Instead, that would be more of a desire. Desires often require someone else to help fulfill them. What if your kids make decisions you don't like? What if they choose a path other than the one you have in mind for them?

Be sure that the goals you have for your life do not involve the desire to change someone else's. We have no permission to change other people. At the most, we have the power to initiate real change when someone sees us accomplish our own goals and feels inspired to want more out of life, too. Whatever you choose to be, do or have - regardless of others' behavior - is a true goal.

A Goal Must Tap Into Your Passions

One of the most important questions I ask people about their life goals is: "How will you feel once you have accomplished them?" If that person is not energetic about accomplishing his or her goals, it's either too small, or plain unexciting.

If you can't get in touch with the feelings you would experience once you accomplish your life goals, you won't have the fuel (passion) to achieve them. Most of us run out of gas way before we reach our destination. It's not that our dreams are too big - it's that they're too small! Worse still, we forget to tank up on a regular basis to keep the vehicle moving.

I often ask people to tell me why achieving their goals is important to them so they can tap into their passion. I believe the following formula is true: ***Discovering Why - Creates More Passion - Fulfills Goals***. For example, we all know it's important to save money and have enough to meet our needs. However, we all have different opinions on why that is important to us. Knowing why creates more passion for fulfilling our goals.

PASSION *for* POSSIBILITY

Knowing *why* we want to save money will reveal what drives us. Some people are driven to earn and save money because of past experience. I've had people tell me, "I was poor when I was growing up and I never want to go there again." Think about why you have certain goals for your life, and you'll begin to understand what you're passionate about and what drives you forward. You'll also begin to realize that for each of us, "money" is a synonym for a variety of freedoms.

A Goal is personal and sacrosanct

For me, it's important that the goals I have are things I want to achieve, not what others expect of me. Constantly worrying about what everybody expects would short-circuit my ability to establish big goals. I'd have too many aspects to consider, and I'd probably shut down. Life goals are inviolable rights. Within the dreamer lies the place where happiness and "can do" is alive and well.

If you go into a career that you didn't choose and didn't want, no wonder you don't feel passionate about it. You have to pursue what you love to do in order to be able to set personal goals that bounce you out of bed every day because you are excited to get out there and take those goals another step further. I only pursue things I have a passion for doing in areas that highlight my strengths.

A Goal requires action

Many of us outline our goals but don't take any action to make them happen. That's like having the keys to a beautiful car that you never drive anywhere.

Some people don't take action because they're afraid they will fail. This kind of person figures a car in the garage is safer than a car in motion, so they never crank the engine. There will always be challenges and unforeseen obstacles. It's impossible to anticipate where the bottlenecks are until we start taking action. There's an old saying, "Do what you fear most and you control fear." Besides, most of what you fear happening only exists in your mind.

So what if you decide to do nothing? Inactivity is not as neutral as it sounds - it is a conscious decision to not move forward in our lives. When we take no action, we're going against the flow of life that naturally wants to move us forward and be, do and have more than we presently experience. It actually takes more energy to do nothing. It's like treading water - you're not going anywhere, but it still takes lots of time and energy to keep afloat.

I want to be more like the people you see at an airport. When I travel, I see people dressed for the beach and businessmen in power suits all boarding the same plane. One guy's shoving a beach bag into the overhead compartment next to a businesswoman balancing her computer and a month's worth of paperwork in her lap.

We may look different, but everybody in an airport has one thing in common: *they are all going somewhere*. From the business people in power suits to the vacationers heading to Bermuda, every person in the terminal is headed somewhere in their lives. They're either going somewhere on purpose, or they're letting life drag them along to the next thing. No one is standing still. We are all people in motion - either intentionally or reactively.

MAPPING • LIVING YOUR LIFE ON PURPOSE

In some ways, financial planning is similar to a charter travel agency - we help people plan or map the best route to desired destinations in their personal lives. People who have a passion for possibilities develop a clear vision for their lives and follow a map to get there.

Maps show us where we've been, where we are and, most importantly, where to go next. If you were driving from Texas to Indiana, you could look at a climate map, a topographical map and a resource map, but none of those maps would get you there. On a road trip, you use a highway map or road atlas to get to your destination.

The map matters! How we reach our destination depends on the clarity of the map we create. If you don't know where you are going, any map will take you there. Creating the right map or plan for your goals will prove strategic to your success.

People who believe in the power of possibilities are modern day cartographers - map-makers who chart their way to new, unexplored worlds and dimensions waiting patiently to be discovered in their lives.

A large part of our personal map relates to how we grew up. My map is different from yours. You are the exclusive author, discoverer and complier of that map, and only you know how it should look.

The Right Map Makes Your Priorities Clear

I've helped people create road maps for tangible goals like personal wealth, but the greater thrill is the byproduct of good maps that enhance the less tangible areas of our lives.

Take marriage relationships for example. A husband and wife sat in my office one day. He was a doctor, and they enjoyed a comfortable lifestyle. However, the husband was really frustrated by his wife's spending habits, and they were not communicating well about this issue.

We spent a lot of time talking about their dreams and what was important to them. They described wanting to plan for college for their children and maintaining a certain lifestyle at retirement. The wife shared how important it was to give to others and support good causes because of the peace of mind she gained by doing so. She also always wanted to be in a position to help her family when needed.

However, a glaring problem arose when we laid out the big game plan for their future. The wife's spending rate threatened those future goals. Credit card debt was mounting. Sitting in my office that day, she understood for the first time that her current actions would soon sabotage tomorrow's goals.

As the realization sank in, she sat up straight, looked each of us in the eye and asked for a pair of scissors. She then reached inside her purse, took eight credit cards out of her wallet and cut them to pieces on my

conference room table!

When we are committed to putting our plans on paper and living with purpose, everything in life dovetails. We can finally see the delicate balance of how every value we hold dear and every decision we make affects everything else.

Clear Vision Brings Easier Decisions

It's amazing what can happen when you clearly sculpt the vision and then just follow the plan. Roy Disney, Walt Disney's brother and co-founder of Disneyland, once said, "When your visions are clear, then your decisions are easy." Decisions become easier in all aspects of life.

To go back to the marathon, vision and decision-making is especially important for runners. You won't find serious marathon competitors thinking about what *else* they could be doing with their time. They are focused on one thing only - running.

They know they have to achieve certain benchmarks in a certain amount of time in order to meet their targets: Eat certain foods and avoid others, run a specific distance for a certain number of days in the week. These decisions follow their master plan. As a result, daily decisions come rather easily to them and, in time, they become second nature.

Motivated people "run" every day of their lives. It doesn't matter if it's raining outside. They don't stand at the door agonizing over the decision. They made the decision a long time ago before the first drop of rain ever fell: "I will run every day. No matter what." Therefore, all the rest of the decisions related to that one goal are easy. At the top of their to-do list every day is this notation:

To Do:

Decide when and where to run.

Go do it.

It's simple. Once you have clearly pictured *what* you want to achieve, deciding *how* to do it will come much more easily. After all, a plan is just a series of clearly defined decisions, executed one after the other.

PASSION *for* POSSIBILITY

For several years, our town hosted a golf tournament called The Eisenhower. Many professional golfers came, and it was an exciting time to meet them and socialize with everyone in the event. One year, I was standing near one of the greens with my wife and suddenly said to her, “Next year, we are going to be right in the middle of that, and I’m going to play in the Eisenhower.”

Up to that point, I had rarely played golf. Make that almost never. Still, I saw myself out there on the greens next year. I just had no idea at that moment how I was going to do it. However, because I had a clear vision of what I wanted to do, my decisions about how to do it came easily. It was simply a matter of seeing my goal, coming up with a plan to achieve it and following it through.

The first decision I made was to sign up the very next week for golf lessons so I wouldn’t kill anybody! (I’d always wanted to learn how to play golf, but people always said it would be a lot more fun if I could actually find my ball.) Before my first lesson, I had to decide what kind of shoes to buy, what clubs to use and what clothing I would need for the course. I took baby steps toward that goal, and a year later I reached a 13 handicap and played in the Eisenhower. Much to my family’s surprise, I stuck with it, too. I’m right at a 10 handicap today.

Once people “get” the power of discovering what’s most important to them and creating a step-by-step plan to achieve it, things begin to fall into place. First, their energy and enthusiasm spikes. Suddenly they begin reaching key destinations in their lives. Spending more time with family and friends and less time slogging at the office. Expanding their personalities into the people they envisioned they could be. Deepening their relationships with others.

They develop a heightened sense of their own personal values and begin making important decisions based on those values, aligning themselves with other people who share the same goals. These people start creating the lives they’ve dreamed of living.

SO, WHERE DO YOU START?

I see another common thread in the lives of my clients' who are just beginning to put their plans into action. They want to do it all! By themselves. Right now! That's just the opposite of what needs to happen.

You see, most people realize that following a plan of action means creating an order in which to accomplish their goals. The newer clients know that there are things they must do. However, they don't realize that there are also things you must stop doing, and those must become a part of your plan as well. Some activities have to be reduced or eliminated, and some have to be delegated so you are free to pursue what is most important. It's also important to learn when you need to do things yourself and when to team with others.

