



Client Letter Article January 2014

New Year - New Opportunity to Revisit Your Personal Life Goals

Helping you achieve your personal life goals is the 'heart and soul' of what we do and January is an excellent time to focus on your personal goals with fresh perspective. By taking a life centered approach to the traditional discussions of assets, net worth, and investment returns, we want to help you bring meaning and purpose to your financial life. By helping you clearly define and articulate your personal goals, we hope to help you "use your money to make a life" rather than having you fall into "using your life to make money".

We continue to work with the life planning tools developed by Money Quotient® and have listed their suggested tips to help you increase the effectiveness of your goal setting strategies:

- **Your goals must be meaningful to YOU.**
Lou Tice, who founded The Pacific Institute and created the *Investment in Excellence* program, teaches that goals themselves have little value unless they bring depth and meaning to your life as you work to achieve them.
- **Know what you want.**
Make sure the goal is something you *really* want. If your goal is something someone else said you *should* do, or is something you feel like you *need* to do, then it is unlikely to motivate and inspire you.
- **Build an image of the end result.**
Make it a practice to visualize reaching your goal. Continue to build a stronger and clearer picture in your mind. You will naturally move toward that which you think about.
- **Ask yourself if you are ready for change?**
Consider what life will actually be like when you achieve your goal. Are you ready to accept the end result? Often individuals don't achieve their goals because subconsciously they don't want to deal with new circumstances or their self-image does not allow for the change.
- **Is there a conflict?**
Evaluate whether or not your goals conflict with one another or with the goals of someone close to you. This knowledge, even on a subconscious level, can prevent you from moving towards your goal. Once you acknowledge the conflict, then you can look for ways to resolve it.
- **Decide on a timeframe (maybe).**
For some types of goals, target dates and deadlines are appropriate and motivating. But for other types of goals, deadlines can stifle creativity and possibility thinking because a time limit can cause stress and decrease the joy of the journey.

➤ **Make a wish**

Goals often begin as a wish for yourself, for your family, for your job, for your retirement, for your community, and so on. It is your opportunity to dream **BIG**. When you dare to dream big, you step out of your current reality and open up your awareness to resources, solutions, and opportunities you never thought possible.

We look forward to helping you accomplish your goals—your personal ‘True North’!