

The Financial AHHHHH.... Factor

So it's 4:00pm Friday and, while your family is home busily loading the car for a long holiday weekend, your boss corners you in the office for the second time this month: "Listen, sales are still down, corporate is on my butt. You better get your team going over this weekend or



the office will miss it's objective!"

What's your reaction?

When you really get down to it, the answer you give the boss might result because you do not, or have not yet experienced the "Financial Ahhh...Factor." The result? Like so many American families, you call your spouse with the bad news: vacation off, you have to work.

The definition of "Financial Ahhhhh...Factor," a gift from Grandpa and Grandma:

After close to a thousand interviews with elder clients and prospective elder clients, I began to learn a common theme or trend that most of my

client's experience. Since then, I coined the phrase The "Financial Ahhh...Factor." You can literally see it in their eyes, or hear it in their voice. I have found that, resulting from their diligent work ethic, lifestyle management and hopefully, an idea or two from me, they have positioned themselves in the Zone... "The Financial Ahhhh...Factor"... Zone.

The Zone?

To give a younger person an idea of what "The Zone" is, it's best to ask you, the youngster, questions that require a decision. I might venture that your parents, and or grandparents have delivered this to you in some form before, as well.

- As mentioned earlier in the article, have you ever repeatedly (more than twice) Chosen work or career over family obligations?
- When you and your spouse sit to discuss bills, does the event become heated, usually ending with no real resolution?
- For positive financial commitments, like education funding, retirement savings, or other savings objectives, do you



see yourself continually changing, decreasing or stopping these funding arrangements?

- Have you engaged in either hyping, or attempting to increase your network to lenders on paper, to secure a mortgage or other long-term debt?

Well, don't feel alone, most Americans have been there, and I have been there too. But after listening to my elder clients many times over, the story is the same. They express being in The Zone by what they **do not** talk about, what they **do not** worry about, or what they **do not** stress about.

Actually, for many of my elder clients, the only stress they experience, is when they talk about their kids and or grandkids! In their frustration, they vent that, because of their siblings misguided money mindset, their kids/grand-kids are missing some the best experiences of their lifetime. Being with their family.

Oh, by the way, the story at the beginning of

this article? Yes, that was me, around 1992. And my reaction to the boss? Well it was a lot different reaction than most people with a young family would have given. And thinking back, even though I had not achieved The "Financial Ahhhh Factor", I was setting the stage for it. As a result, when I reacted to the boss, I had a level of empowerment, or calm that guided my answer.

"Doug, (not his real name), "I planned this trip for over two months now, and you knew it was on the calendar as well. I initiated all the ideas you offered to boost sales and added at least two of my own. You gotta believe me, little to no benefit is going to be gleaned from dragging me or my team in here this weekend, so we simply can't come in."

I got to tell you, the family and I had one heck of a long luxurious weekend – I got fired on Tuesday.

Well actually, not fired, but asked to step down, and you know what? It was the best thing to happen,

because the manager who asked me to step down unfortunately over sold unrealistic sales goals to Headquarters. A year later, he too was asked to step down, or



