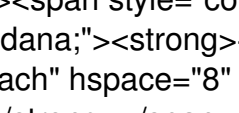


This is SHIFT!

Written by John D. Buerger, CFP

Tuesday, 09 March 2010 16:18 - Last Updated Tuesday, 16 March 2010 23:21

John Buerger 

This is a WIWEK - What I Wish Everyone Knew. I've been a financial planner for eight years. I have thousands of hours of education and many times that of experience in helping people making smarter choices with their money. This is one of many rules of personal finance that I wish everyone knew, but most don't. We don't teach this in schools. There are also too many people who make too much money when you don't know this stuff. I hope this post helps you.

Today I'm going to share a nugget of golden truth ... but I seriously doubt you're ready to hear it much less apply it to your life. That may seem like a cold and pessimistic comment from your friendly, warm and optimistic Wealth Coach but the figures set up the story:

According to the Social Security Administration ... Fewer than 5% of Americans will EVER achieve financial freedom.

This isn't anything new. It has been going on for decades ... probably centuries ... and this issue cuts across race, religion, economic theory, geography and politics:

There have always been the few that "have" and the many that "have not."

Some systems have more "haves" and fewer "have nots" but there will always be that division and there will always be a sizable majority of "have nots." The quality of life for those "have nots" is certainly an issue and I believe some systems (like capitalism) provide a much better existence for those on the lower end of the wealth spectrum than any other alternatives, but this is not a debate we will cover here.

My nugget of golden truth is aimed at those who are currently in the "have not" category and want to be in the "have" category. For you there is more than just hope. There is abundant opportunity. You can live a life of personal freedom, joy and abundance in every day. You can do everything in life that is truly important to you.

You simply must accept and embrace a simple golden nugget of truth ... but I still bet that most of you won't.

Here is that Golden Nugget WIWEK:

No Hand-Outs. No Freebies - It's Up To You

That's it.

Thanks for reading ... but I told you that you probably wouldn't want to hear it.

You might want to argue with me about this. You might want to blame someone else or rest your existence (as wonderful or miserable as it is) on chance ... but the reality is that YOU (and more precisely - your thinking) drive EVERYTHING in your life - personally and

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financially.

For every tragedy in your life, I can show you an example of someone who has taken those same circumstances (or worse) and done something positive with them. ♦ Don't make enough money? ♦ There are dozens of people who make half of what you do and are living lives that are full of meaning, love, joy, value and happiness.

No pity parties here.

Meanwhile, the lottery winnings rosters are littered with a huge percentage of people who won the big "jackpot" in life only to have lost it all (which is worse than never having had it in the first place).

It's All About SHIFT

Mindset is everything.

How you think about money. ♦ How you think about yourself. ♦ How you think about others. ♦ That is all that matters. ♦ Remember the old phrase:

If you keep on doing what you've always done ... You'll keep on getting what you've already got.

That phrase needs an update ... It should be:

*If you keep on **THINKING** what you've always **THOUGHT** ... You'll keep on getting what you've already got.*

You must be ready to SHIFT your thinking ... before you are ever going to be ready to enjoy better results. ♦ In fact, that SHIFT in your thinking starts with being ready to enjoy the results you already have (even if they aren't as good as you like). ♦ Only then will newer, better and more enjoyable results start cropping up.

That's really important so let me repeat it:

The SHIFT in your thinking starts with being ready to enjoy the results you already have.

How This Applies to Your Wealth

When I started out as a financial planner seven years ago, I quickly came face to face with a frustrating reality - most people who came in for financial planning advice

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were not ready to take it. As a result, they didn't act upon the advice they received and as a result they never saw any changes in their financial situation. And it wasn't just me. Two thirds of all financial plans end up doing nothing more than collecting dust in a leather binder.

I've learned how to identify most of these people. They come in looking for a product or investment to solve their problems much like the patient who walks into the doctor and says, "just prescribe me something and I'll be fine." I won't work with these people - it's a waste of their money and my time (which I'd rather spend with my family).

I've seen other cases where the individual wanted to fix their life. They acted as if they were committed to the process. They took good notes and asked all the right questions. They tried following the steps in their strategy, but because they weren't willing to SHIFT their thinking (how they related to money, what they thought about themselves, what were their priorities in life) they found themselves in situations where "things just came up" and sabotaged their efforts.

The truth is that their own thinking is what sabotaged their efforts.

That statistic from the Social Security Administration is the way it is ... not because the system is rigged and you don't have a chance. You weren't born to be a failure any more than you were born to be a success. That statistic is true because most people refuse to SHIFT their thinking (or let go enough to get help from someone else in shifting their thinking) ... and until you SHIFT your thinking, you'll keep getting the same results!

My Challenge to You

At the beginning of this post I laid down the gauntlet.

I challenged you that I doubted you were ready to hear this nugget of truth much less apply it to your life. Let's see what you're made of (which is, by the way, a lot more than the majority of people who won't even make it this deep into a blog post)...

FIRST CHALLENGE - Send a link to this article to your friends ... all of them. Ask them to read the **WHOLE** article and then check back with you to discuss it. Start a conversation based on these questions:

--- Do you agree that a SHIFT is necessary to create change in your life?

--- Have you ever said anything demeaning about yourself especially when it comes to money?

--- Which type of person are you today - the type that is in control of their lives ... or the type that lets life hit them in the face and hopes they get through it OK? Seriously, there are only two types and no gray areas. You are either one or the other.

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verdana,geneva;">SECOND CHALLENGE - Post any comments right here on this blog. If you agree, then your support is appreciated. If you disagree, formulate your argument. ♦ As long as it is written in a respectful tone, it will remain up on the site. ♦ If you've had insights from reading this article, share them with the rest of us. ♦ Whatever the case. ♦ Be a part of the dialog.</p> <p>FINAL CHALLENGE (only for the truly brave) - Sign up for a Wealth Health Check-Up (follow the link - http://tr.im/whckup - for more information and sign up by sending me an email at jdbuerger@altuswealth or calling me at 805-476-0333). ♦
</p> <p>Before we ever meet you will be given a free financial data organizer and free access to a web-based financial planning tool for 21 days. ♦ The process of getting your data together will add tremendous clarity to you regarding your current financial condition. ♦ The meeting with me will last two hours, can be done anywhere there is high-speed web access, will answer your most pressing financial questions and comes with a money-back guarantee.</p> <p>I'll warn you ... in the past two years I have sent out hundreds of financial organizers and connected those people up to our web-based planning software for them to enter their information. ♦ Only a small percentage (oddly enough - about 5%) have ever made it past that first stage to go through with the meeting. ♦ The process weeds out the 95% who are doomed to keep their thinking just the way it is ... and enjoy the same (crappy) results they have endured all along.
</p> <p>It's your choice. ♦ The ball is now in your court.
</p> <p><a href="http://www.facebook.com/share.php?u=<url>" target="_blank" onclick="return fbs_click()">Share This Article on Facebook </p> <div id="_mcePaste" style="overflow: hidden; position: absolute; left: -10000px; top: 1399px; width: 1px; height: 1px;"> <p style="margin-bottom: 0in;">sabotaging</p> </div>