

## Be-Have vs. Behave

Written by John D. Buerger, CFP

Monday, 30 August 2010 16:37 - Last Updated Tuesday, 31 August 2010 00:36

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 Do you like taking orders from other people?

In my last blog post ([Get What You Want](index.php?option=com_content&view=article&id=246:whatyouwant&catid=13:blog&Itemid=69)), I offered some free financial advice. Something clicked - after just 10 days it is the most popular article on the RichAndFulfilling.com website.

This week I want to take the discussion we started in that blog just a little bit further. In fact, in light of recent work I have done on my own process, I will tweak that simple advice a bit in order to make it even more useful for you.

Before I get started, I do want to give thanks for all of your support. I am in the advice-giving business so I appreciate it when more people are willing to hear, share and hopefully take my advice - it validates my work and the hours I spend writing this blog. Even if you only take the free advice that I give (which pales in comparison to the help I provide my paying clients), I know I am affecting change and helping people reach to their potential - both being major elements of my purpose for being here on this earth.

### Do You Like to Behave?

When your mother told you to eat your vegetables or brush your teeth, what was your reaction? If you were like most any young person you fought every demand you could ... or at the least did the task grudgingly. It certainly didn't make the process any more enjoyable because someone else was telling you what to do.

I am a notoriously independent person, but I don't think I am unusual when it comes to honey-do lists. I love my wife and would do just about anything to make her world a better place. However, when I get a honey-do list, oddly enough the projects that are on that list always seem to get put off to a much later day. This is simply a natural reaction to being told what to do rather than doing something on your own free will.

### The Behavior Modification Dilemma

Those of us who give advice professionally (including doctors and lawyers) are often faced with a dilemma. Much of the advice we give goes unheeded. C. Everett Coop gathered all the data and did a fabulous job of communicating precisely how bad smoking cigarettes is for any person's health. Today, while smoking is less common, there are still millions of people purposefully buying cancer sticks. New, young people are signing on to the practice every day. It goes against all logic.

Thanks to free will most people will do almost anything BUT whatever they are told to do, even when the advice is offered in their best interests.

### The Behavior Modification Solution

Oddly enough, one group of people knows how to persuade you to do what they want you to do. Those are the marketing professionals who have mastered the art of persuasion. For a fascinating read about how this all works, check out Robert Cialdini's [Influence, the Art of Persuasion](http://www.amazon.com/gp/product/006124189X?ie=UTF8&tag=richandcom-20&linkCode=as2&camp=1789&creative=390957&creativeASIN=006124189X). It won't stop you from being a victim of marketing schemes, but it may help you catch yourself before you go too far.

The question becomes, what do the marketers know that the professional advice giver's don't? I believe much of that has to do with the Be-Do-Have equation.

### Actions Have Consequences

Human beings are all hard wired to want stuff. There is something about the structure and interplay between our sophisticated cerebral brain and the emotion based limbic system that makes us treasure meaningless trinkets. Other animals (like dogs) are motivated by food (hunger), but could care less about how they're dressed or what kind of car they drive.

At a very

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young age, we teach our children that in order to HAVE stuff that they want, they have to DO stuff. Actions have consequences. The reason why your friend got the results that he did was because he did (or did not do) certain things.

Your results are determined by your behavior. Your neighbors results are determined by their behavior.

### The Wrong Question

Professional advice givers eat, live and breathe in the behavior modification arena. Financial Planners all are taught to preach: (a) Your results are a direct result of your previous financial choices. (b) If you don't like your results, you must change your choices and actions.

You - as the client are on the other side of the equation - seek out help from a financial professional because some aspect of your financial life is in pain. The pain is the motivation to go through the (perceived to be) uncomfortable process of getting help. Nobody ever sought help because everything was going perfectly well.

You have pain in your life and you want that pain to go away. The advisor is trained that your pain is a result of misdirected actions and poor financial choices. Their prescription follows one of two courses: (1) they sell you a product that will mask the pain and justify your failure (and pay them well in the process) or (2) they give you advice on how you need to change your actions in order to get different results.

To use a medical analogy, they either prescribe you a pill (a product which does nothing to fix the underlying problem but may make the pain go away for a while) or they give you a completely new diet and exercise regime which restricts just about everything that is fun & relaxing or tastes good in your life.

F. Scott Fithian wrote, A great answer to the wrong question is completely useless.

Here we have a whole industry that gives a great answer to the wrong question. Financial Services workers are trained and motivated to either sell products (which don't solve problems but mask the symptoms) or give clients a laundry list of action steps which they should do but never will.

### The Missing Link Be-Do-Have

The missing link is the Be-Do-Have connection.

You see, it isn't enough just to DO certain stuff in order to HAVE the stuff you want. The DO-ing all must come from who you are at a foundational level. Actions that are not genuine are impotent. That is why I hear your neighbors complain all the time, I'm trying to save. I'm cutting back on frivolous expenses. I'm working two jobs and I just can't seem to get ahead!

The trick is to understand that what is important is not just what you are DOING. What is important is who you are BEING (or trying to BE) while you are DOING what you are doing. The BEING is what dictates what you get to HAVE in the end.

Most financial advisors spend all their time trying to modify behavior what their clients are DOING not on helping those people change who they are BEING. I'm sure you are starting to understand why this doesn't work and why everyone around you is fed up with their financial situation.

### Good Advice = Good Marketing

The great marketers understand the Be-Do-Have connection. Great marketing focuses on what a person wants to BE and then places the product or service on the path to that end. Whether it's being strong (Bow-flex), fast or sporty (various cars), a world class athlete (Gatorade & Nike) or a sexual god (Viagra, etc), they paint a vivid picture and let you decide that you want to BE like that picture.

The sad thing with marketing is that a person can't really BE different than they ARE just by buying a product or service. It takes changing yourself and your thinking about yourself at a foundational level to create that shift. At best the marketing "fix" is temporary. This is good for the marketer because it keeps people coming back for more and more of their products.

### More of What You Want Revisited

My original advice last week was to Know what is most important to you and why - and get as much of that as you can. Don't buy stuff you don't want ... and ferociously protect what you already have. It's great advice but

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I have decided that it is not BE-centric enough, although it doesn't take much to tweak it:

Know what is most important to you and why. That is your BE.

Do whatever it takes to BE as much of that person as you possibly can every day. ♦

Judge every choice (financial and otherwise) through this lens: ♦ Will this allow me to be more of who I am or less? ♦ ♦

Then ferociously protect what you already ARE that you like.

Fortunately, there are some advisors out there who understand this concept and practice it every day (not many, but some). They know how to help you define who you are and what is important to you. They can give you the tools and proper framework to live your life under this principle.

Seek out one of us. ♦ The planning process with a BE-centric advisor is fun and exciting because it lets you be more of who you want to be, not less. ♦ There are no restrictions or people telling you what to do ♦ and there are no painful side effects like there are with all financial products (and pills).

There is just more of you being that glorious you that you were put on this earth to be.

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