

Christmas Wish

Written by John D. Buerger, CFP® - Last Updated Saturday, 30 April 2011 22:17



As I write this (on Sunday night as usual) it is absolutely pouring rain (again). The Christmas decorations are out and Allyson (my wife) and I knocked out the bulk of our Christmas shopping this morning before the crowds hit. As shopping goes (and I don't like to shop at all, much to Allyson's frustration), today was pretty painless. So I guess it was a good day.

CHRISTMAS WISHES

One of my favorite Christmas tunes is "My Christmas Wish." While that song has a pretty deep message, it at least captures some of the essence of the original holiday and gets away from the commercial messages of "buy stuff, go to parties and watch out for reckless reindeer on the roads."

It also led me to thinking about Christmas wishes for this year and I am wondering what are your wishes?

What one gift would make this the Best Christmas Ever?

Tell me with a comment on this blog or through an email. I would really like to know.

MY CHRISTMAS WISH

My Christmas wish this year is a little more esoteric than usual, but not much. It isn't as deep as the lyrics to the "My Christmas Wish" song. I am not looking for world peace or even a miraculous economic recovery. Life is full of pain and suffering and while we all wish there was less of it, I am practical (or cynical) enough to realize that my wishing for such things won't do a lot to fix those problems.

My Christmas wish IS to have many more people let go of their natural resistance and embrace the services that I provide as a fiduciary financial advisor, wealth coach, financial planner and college funding specialist so I can continue to fulfill my mission to help everyone make smarter choices with their money.

NATURAL RESISTANCE

The resistance to asking for (much less taking) the kind of help I provide people is only natural.

Most people have been burned in the past by a bad experience with a financial salesperson who likely sold them a product they didn't need and couldn't afford. Those experiences make people much less likely to trust anybody else in financial services.

Once burned, twice shy.

NATURAL FEAR

A second challenge is that for someone to work with me, they have to be willing to stand "financially naked" in front of me, their new (and relatively unknown) money doctor. That can't be a pleasant experience.

While they are baring all to me, they also must accept their own financial reality for what it is - so they see their own naked truth in the mirror as well. This pushes that unpleasant feeling into darn right fear. Then to have to pay for the privilege of subjecting yourself to all of this ... and it is a wonder that anybody comes in to see me at all.

A GREAT YEAR

Don't get me wrong. 2010 was an awesome year for me, my work and family. I have helped almost as many new people this year than I did in my previous 7 years as a financial planner. I am thankful to all my new "friends" this year for trusting me and letting me help them on their journey to a rich and fulfilling life.

But I have also run into more cases than ever of people who could have benefited greatly from getting help from a professional like me. Some have attended our free workshops (which will be free again in 2011. Yeah!). Others have requested information on the Wealth Health Check-Up but never scheduled the meeting. Still more have been referred to me through clients, friends and other professionals. They have visited the websites (RichAndFulfilling.com and AltusWealth.com), seen me on FaceBook or heard me on the Dave Congalton Show or Sound Off on the radio.

From my perspective it is sad and a little frustrating to see someone who clearly needs help, know you can help them ... and have them to be willing to ask.

THE STORY I HEAR MOST OFTEN

A few of those people from years past finally bit the bullet in 2010 and got started on planning out their financial future. Every one of those new clients have told me their only regret was that they waited so long.

So my Christmas Wish is to see a few more people ask for help and a few less stare the gift

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horse in the mouth (what a bizarre phrase that is).

What's your Christmas wish?

Let me know how I (or someone else reading this) can help you.

John

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