

Working and Investing for a Better Life!

What is a "better life" to you? To what things do you attach value? Although the definition may be different for each of us, we all want to achieve certain things in our lives.

Try judging success by how you advance in the following categories: the personal, the spiritual, and the professional. How are you leveraging the resources that you have? Can money be used in the pursuit to a better life? Absolutely!

Below are four ways money can be used to "buy" a better life. These suggestions do not mean you necessarily need to spend more, rather in most cases it requires moving these items to the top of the spending priority list.

➔ **Buying Time.** Hire expertise that gets you more than you would get on your own time. Our clients hire our wealth management expertise so they will be able to achieve more with their money and time than they do on their own.

Consider ways to strategically purchase time in your life. You likely pay someone to change your oil so that you can maintain an excellent running vehicle. You could certainly do this on your own. However, the amount of time and energy versus the dollars spent are not worth the trade off. This allows those same hours to spend on a key area(s) of your life. Think about other tasks that you could delegate and therefore buy time.

Would you operate on yourself if you needed medical attention/care?

Would you tear off and re-roof your own house?

Would you tear out and replace the electrical main service on your home?

Is it not wise to hire a professional to look after your most important financial investment, Real Estate? Yes, you can surely do this yourself, but, is the time spent worth the results? Consider all the steps needed and the legal aspects that could arise in a real estate transaction. Do you know and understand all the laws that control real estate selling and purchasing? Is it worth the time and financial exposure *profit/lost* to DO IT YOURSELF?

■ **SELLERS** – Opening your home to persons you do not know,
Being available to present your home on moments notice,
Pre-Qualifying each Buyer,
Do you have the professional skills to negotiate the transaction and
Preparing a legal and binding Purchase and Selling Agreement.

■ **BUYER** – How many homes will you have to view to find the home of
Choice?
Do you have the expertise to write and negotiate the best possible
Transaction?
Do you have the expertise or means to find out the properties
characteristics?

On all of the above, you may *probably be able to complete in a favorable manner*, **but, is it worth the time and effort?**

➔ **Buy Memories.** At the end of your life, your legacy will be passed along in large part in the memories you created with others you love. As you plan out your year of spending, consider ways to build lasting memories with those important to you. It can be anything from a vacation to a picnic in the park. Keep in mind, memories are developed through time spent, not necessarily the amount of money spent. Another advisor in our office along with his wife decided not to contribute to his retirement plan one year in order to take a bigger family vacation. They knew they would not get back these years with their children. As O.A. Battista said, "The best inheritance a parent can give his children is a few minutes of his time each day."

➔ **Buy Development and Growth.** It is said that an organization that has stopped improving and growing is dead already. While we see that in different churches, businesses and associations, it is also true of ourselves. If you have stopped pursuing personal development, begin investing in yourself again.

We must read, learn, network, and get training to be better equipped to accomplish that which is important in our lives. Discover your areas of growth and set aside a monthly or annual amount of funds to grow personally, vocationally, or spiritually. Hire the necessary professionals to help grow your total wealth.

Our time on earth is very short and we should invest that time wisely and delegate to professionals to maximize our total growth. Spending too much time in one area to make a possible higher profit and relaxing on other areas and losing growth and strength on our total portfolio, may not be total financially sound.

➔ **Buy Impact.** We are living our lives in the most prosperous country in the most prosperous time ever in history. With our blessing comes tremendous responsibility. Review how you can intentionally leverage your money by investing in organizations that are effective . . . Our money and our time can only be spent once. Make wise decisions about how you spend each (time & money.) Consider buying more time, memories, development, and impacting the future. This can help you live a better life. Invest wisely and allow your money & time to work for you not against you.

I hope these tips are helpful to you. When you need professional assistance investing in real estate, hire a professional that's committed to his clients! Call Ron and allow him to render his experience and knowledge to and for you.

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Ron's clients deserve "Professional and Quality Service that's Priceless!"

