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FINANCIAL INDEPENDENCE TODAY~TOMORROW®

How Do I Know We Are a Good Fit?

Presented by Sharon Duncan

"Sharon, you said that one of the things Warren Buffet looks for is someone he enjoys spending time with. How do you know whether it is going to work out when you meet a new advisor?" asked Mr. Turman, a retired CEO.

That's a very good question. Here's what I know: there must be a good fit for long-term success. While you are evaluating an advisor for a good fit, they must be evaluating you as well.

We reviewed our most enduring relationships and have identified Seven Key Characteristics.

They Live Their Life by Principles

Principles like honesty, integrity and hard work—to name just a few—are the foundation of everything that they do. They do not sacrifice principles for results… the ends never justify the means.

They Know the Value of a Dollar

Mr. Carson, a southern Texas manufacturer, said it best when he said, "Every dollar that I have is valuable to me. It came by the sweat of my brow and I risked everything I owned to start this business and keep it running. I don't want to pay one more dollar in taxes than I am required."

They have worked hard to earn, save and accumulate their money.

They Believe Wealth is More than Money

They know that True Wealth has many dimensions… including personal, social, spiritual, human, and intellectual capital. They believe all wealth is worth preserving.

"Relationships are more important than my money. Of course, I want to have enough to secure my lifestyle, but I want to positively impact my family and my community." confided Dr. Echo, a long-time widow.

They Know Strategy Trumps Tactics

Their experience has taught them the value of strategy first: aim before you fire. Even though strategy requires more time up front, it pays off handsomely in the long run.

They Are Open to New Ideas

They know there is no monopoly on ideas, no corner on the creativity; therefore, they approach new ideas with an open mind. Many have a reasonable plan and good advisors… yet, they want to move to the next level.

They Know What They Do Well

By implication, they know what they don't do well.

"I tried the do-it-yourself route with my money. What a disaster! I know enough to be dangerous… besides, I can make more money with my time than it costs to delegate." shared Mr. Copeland, a business owner who recently converted the wealth in his business to cash.

They Care about Value and Quality

They agree with John Ruskin when he said "There is hardly anything in the world that some man cannot make a little worse and sell a little cheaper, and the people who consider price only are this man's lawful prey."

They hire, respect and reward talented specialists… and desire win-win relationships with people they enjoy.

These Seven Key Characteristics have been the foundation for every enduring relationship we have… and we look for them in everyone we work with… whether families, business owners, retired professionals or women on their own.

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* This material is adapted from an article written by financial author, teacher and consultant Scott Keffer.