



“Let yourself be silently drawn by the stronger pull of what you really love.” ~Rumi

GO FOR YOUR DREAMS: CLEAR THE 6 MOST DAUNTING HURDLES

A couple of decades or so ago, when I was in my early 30s, if I had believed the man interviewing me for a job, I would never have known what it means to be financially independent, go after my passions, and be true to myself.

As a certified public accountant, I wished to have a career in financial services so I could help people do more than just taxes. This was merely a daydream. The interviewer said he would NEVER hire someone with my personality profile to work with people and create solutions to help them live their dreams.

At first, I accepted that reality, but I wasn't at peace with it. I still dreamed of working in a field that was my passion and forte: wealth management and investing. My wife and I decided to move to Connecticut from Washington DC so our daughter could be close to at least one set of grandparents. Seeking new employment, I papered Connecticut with my resume, however, the company I most aspired to work for had no openings, and no interest either.

It was only prudent that I brush the dream under the

carpet, because as a married father of one, soon to be two, who was moving and changing careers—even if it was a somewhat related field, it seemed unlikely. Also, I didn't have much time to prepare for the licensing exams required of a financial advisor.

One day, a few months later, I received a call from the owner of the company I wanted to work for. Although not in the exact capacity I dreamed of, we talked, and he offered me a job. Seems he had kept my resume in his top desk drawer since receiving it months earlier. I realized this might be my only chance to shape my life as I visualized it. I had little time to prepare for my new role. Those vital days would determine the next fifteen years of my life.

Once at the firm, I wondered, “What would happen if I put every single bit of my brain, my heart, my soul, my blood, and my bones into this one dream?” And then I found out!

My fears gave way to determination, a sense of purpose replaced the sameness of past days, and my day dreams faded as I adopted a “now or never” sense of urgency. After five years of being the founder’s right hand man, working weekends and late nights, he announced his retirement. A turmoil swept over me as I realized the company I had poured all of my efforts into could be sold, so I made a brave leap of faith and coordinated with the founder and my co-worker, Scott Iles to develop a plan to become partners and acquire the firm.

Today, I am proud that I dared to make that attempt, against all odds. I did not resign to my fate, and as a result, my partner Scott and I pursue our own dream of helping people live richer lives and realize their dreams every day. And to think... one phone call or one opportunity taken can change your life forever.

Since then, our firm has become a life and legacy planning powerhouse. We've launched the Dynamic Portfolio Management program, Institutional Services, and Planned Giving Strategies. I've spoken at conferences, written a book, and seen my daughters grow up by instituting a family-friendly work ethic in our company.

I realize now that each time I've decided to make a fresh start, I initially felt terrified, but then conquered my fears to be true to myself. And that's why we're here—to help you do the same on your journey toward your dreams.



—Greg Hammond, CFP®, CPA

Here are Some of the Hurdles I've Come Up Against:

1. *Not Being Aware*

It's crucial to be aware of exactly what you want and don't want, what you have or don't have. By this, I mean being connected with your mind, heart, and soul to possibilities so you can think, dream and plan to understand

your heart's calling. Determine your why, know what you ache for, and choose not to do the things that drain your spirit.

Most people are not aware of the opportunities that are available to them.

“Whether it’s retiring early to share and deepen your faith, volunteering for an organization you believe in, caring for your grandchildren, moving closer to your children or other loved ones, buying that lake house, traveling more and checking off experiences on that long bucket list, mentoring inner-city children at risk, serving somewhere meaningfully on the immense international stage, or. . .

If you hope to do more that matters to you personally, you need to tap into the insight, knowledge, and experience of those who can help you accomplish your goals clearly, confidently, efficiently, and effectively.”

—Do More That Matters, Chapter One, page 26

Awareness doesn't always come easy. Being aware, making a plan and then making a start is difficult. Making a start and going all the way—that's huge!

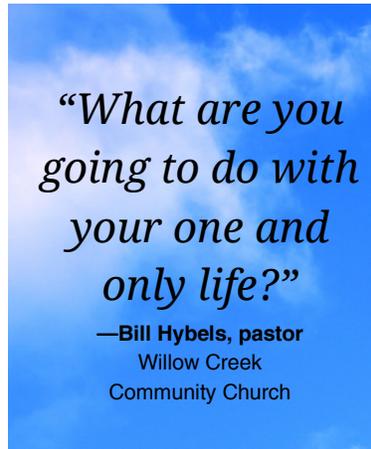
“As a sage once said, we don't know what we don't know. But we can always choose to ask the tough questions and seek out truthful answers. We owe it to ourselves, our family, our legacy, and the future of whatever it is we care about most to discover whether we really can do more.”

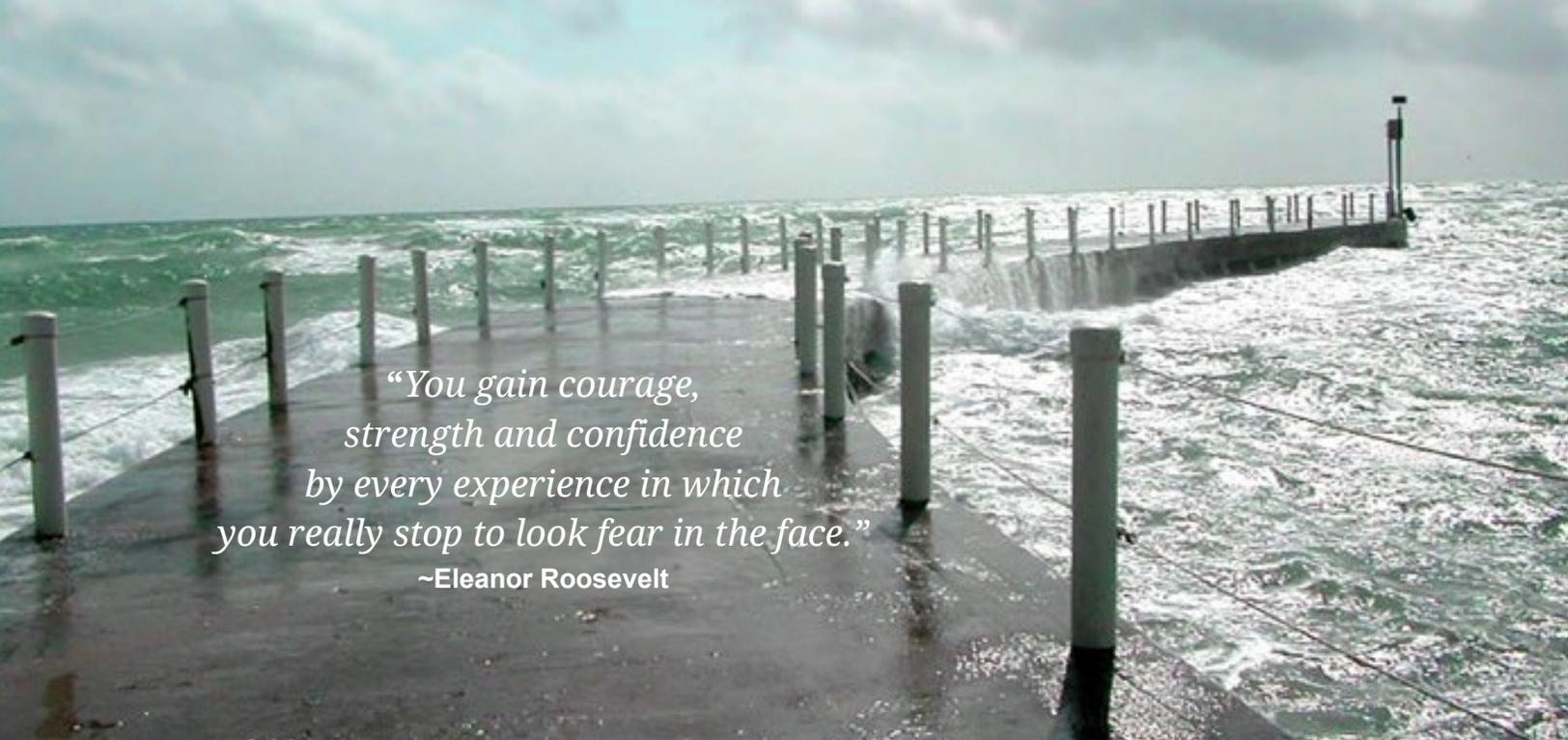
—Do More That Matters, Chapter One, page 23

I've made numerous starts in my time, and have confronted and overcome some major hurdles. If you can identify your hurdles early on, it is much easier to get started.

“We all want our lives to matter, to count for something, to have a purpose. To accept this reality takes courage, humility, and honesty. You must ask yourself what your “why” is, and then seriously evaluate what is possible.”

—Do More That Matters, Conclusion, page 157





*“You gain courage,
strength and confidence
by every experience in which
you really stop to look fear in the face.”*

~Eleanor Roosevelt

2. Living Without a Plan

The drive to pursue your heart’s longing emerges only when you recognize and accept that you’re not passionate about what you’re currently doing—whether it’s your job, where you live, or your lifestyle. When you stop being complacent and acknowledge that your life isn’t how you envision it, then you’ll feel propelled to take that first step to make a plan toward achieving your dreams.

Do you enjoy how you spend your time and feel like you’re making the impact you want to make?

“We want to motivate you to personally assess what you are really capable of doing and address the concerns and needs that move you. As you discover what you are actually able to do, we are confident that you will feel inspired to take action”

—Do More That Matters, Introduction, page 13

3. Fear of Not Having Enough

One of people’s biggest fears, particularly as they approach retirement age, is that they won’t have enough money for themselves. They may wonder whether they might end up as somebody else’s charity case. That fear may be justified or it may be unfounded—and comprehensive financial planning will resolve any doubts. For some

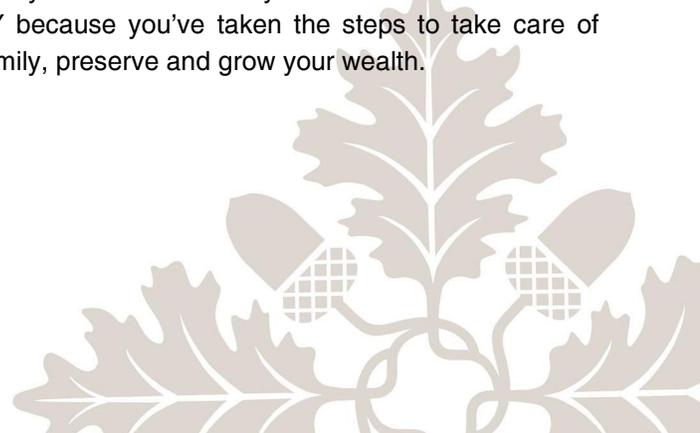
reason, people are prone to making presumptions about these things that simply aren’t based on facts or sound analysis.

“Emotion and gut instinct are hardly a reliable guide when it comes to your financial freedom (or lack thereof). We cannot accurately see where we are heading or what greater things might be possible if we don’t know where we are at this moment. It is not unlike using a GPS... dependent on two critical inputs: current location and chosen destination.”

—Do More That Matters, Chapter Four, page 59

A well-constructed and complete plan focuses on the big picture and the small steps that connect you to your passion and conviction. We believe in making short-term goals for our clients with the steps to help them arrive at their long-term mission, and assessing what they’ve achieved on a regular basis.

Planning this way helps you respond to change quickly and efficiently. Rather than achieving something only tangible years from now—you’ll feel more confident TODAY because you’ve taken the steps to take care of your family, preserve and grow your wealth.



*“Crush the fears,
explore the possibilities,
defeat the doubts,
overpower the pessimists.
Take one leap of faith
to be who you dream of being
and do what you dream of doing.”*

~Hammond Iles Wealth Advisors



4. Lack of Clarity

Often we have clear dreams but hazy thinking on how to convert those dreams into reality. We get so busy with our day-to-day living that we don't make the time to think, dream, and plan about what steps we need to take.

Until you create the time to think about what you want and need to do, you will keep spinning in circles, waiting for the day when you suddenly feel enlightened or prepared. Only when we think consciously will our thoughts carry the power to execute.

“Most of us have lost a sense of clarity and confidence about our financial independence, what we really care about, and what we'd like to begin doing differently. Besides simply building more wealth and savings, how do we change our often-false perceptions about our wealth and financial freedom?”

—Do More That Matters, Chapter One, page 22

5. The Need to do Things Perfectly

The perfect time, the perfect method, the perfect idea—these are all illusions that keep us distanced from our dreams. They may be excuses for procrastinating things years away: “When the kids grow up...” “When I retire...” “When the grandchildren are older...” “When I get my next promotion...” “When I have more money...”

Or they may be excuses to put things off by a few weeks or months: “When summer vacation is over...” “When I finish this project...”

We often make excuses like this to avoid taking the plunge. There is no such thing as a perfect idea or perfect method. Many ideas can be effective if we back them with a sense of purpose and then learn and adjust as we go.

As Mark Tebbe, an entrepreneur whom I met at an Entrepreneurial Bash held at the NY Stock exchange said, *“Done beats perfect every time.”*

6. Fear of Change

The past decade has seen economic uncertainty and volatility, and today's retirees may be exposed to a variety of risks that can affect them both as individuals and as members of society. Examples include risks associated with living longer, investments, health, loss of loved ones and more. Comprehensive planning addresses the financial changes and challenges you may encounter, and can be comforting in the face of change.

What if you've devoted years to a dream only to realize that you're not passionate about it anymore? It's challenging to let go and walk away. Have you dreamed of supporting a charity, building a house, or funding college for grandchildren? What is your dream? When you dream big, sometimes it feels reckless pursuing something new. *The only thing that's wasteful is denying what you really want, or the impact you hope to have.*

Living life on your terms begins with living smart, consciously and courageously—and being true to yourself. It may mean opening yourself to possibilities, embracing

change, letting go of material things you have amassed, unlearning all that you have learned until now, or challenging yourself to do more than you ever imagined possible while holding on to your belief in the face of discouragement—but it's worth doing.

So, go ahead and give yourself permission to crush the fears, explore the possibilities, defeat the doubts, overpower the pessimists, and take that one leap of faith to be who you dream of being and do what you dream of doing—no matter who you are, what your age, gender, culture, or boundaries.

“Many people allow their lives to just happen. They strive to live by the golden rule, treating others fairly and generously. They pursue the American dream and do their best to enjoy life, but they allow their lives to unfold without much thought about the lasting impact they could have on their family, community, and the world.”
—Do More That Matters, Conclusion, page 159

Planning is a perfectly beautiful way to experience life when it comes from a place of fullness, protection, and possibility. As your life changes, your financial plan will change too. Be faithful in reevaluating your plan, investments, and insurance coverage to ensure you are on target.

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