

# When To Delegate



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You exit off the freeway on your way home. The events of the day are still buzzing in your head. You think to yourself, I'm sure there is something I missed today but it went by so fast, I'm too tired to care right now. It seems like it is taking about a half hour to get through your subdivision dodging the bikers, and children playing. You get out of the car, slam the door, and forget to grab your briefcase. You retrieve your briefcase and as you walk up the drive, you notice that there are about ten newspapers on it that have never been read. You wonder to yourself, when do people have time to do all of this? You walk past the kitchen counter where there is a pile of at least one week of unopened mail and drop your car keys down. You sit down at the kitchen table and notice that the answering machine is blinking and can see that you have double digit messages. You really don't feel like listening to them right now and you also remember that you felt the same way yesterday. You think to yourself, how long do I have to do this until I can retire? Just then you are interrupted by one of your children reminding you that they have an event to go to tonight and that you are running late.

As you and your family walk to the car to attend the event, you notice Jack and Mary playing with their kids in their front yard. They are laughing and always seem to be having a great time. Their family always seems to have things well under control and they are always early with the decorating for each holiday, as well.

As you sit at your child's function you ask yourself, why can't I have the kind of fun and relaxation they seem to have across the street? One of the possible reasons is that they might plan their lives more strategically than you do. They might map out their week in advance to

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make sure they allow for travel time, children's functions and other issues they don't have time to address. It is very possible that they do not try to handle all aspects of their lives. They might even use the services of a CERTIFIED FINANCIAL PLANNER™ professional to help set and prioritize financial goals in their life. Their financial planner may provide them with a "Family Legacy Organizer" to help sort out all of that mail, organize financial statements, and keep track of where they are in relation to their family goals.

During these busy times, it is easy for families to get overwhelmed. Knowing what your next steps are, is half the battle these days. Where will the money come from to send junior to college? Are you on target to retire when you desire and in the standard of living that you prefer? Do you know exactly how much you need to set aside over your career to enable you to live a retirement of independence and dignity throughout the rest of your years? What's that kind of information worth to you and your peace of mind?

What makes you think you have the time and expertise to handle your family financial future? If you can't keep the papers off the driveway and the mail off the counter, it is highly likely that you may need assistance from a professional in planning for your family financial goals. Why not delegate these tasks to someone that provides this advice on a regular basis and has the formal training to do it? Ongoing regular communication with a financial planner can prevent surprises when things change in relation to your family goals.

You hired the kid to cut your lawn because you don't have enough time. If they do a bad job, it will grow back. If you fail to plan ahead for your financial future because you don't have the time, desire, or expertise, it is much worse than a bad lawn. So one of the questions to answer is . . . why don't you have a CERTIFIED FINANCIAL PLANNER™ professional handling your families' future?

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