

## Next!

Divorce attorneys get a lot of calls from prospective clients in January. Why in January? Maybe couples stay together for their kids over the holidays. Maybe it's because January is a time of new beginning. It's a time of reviewing the past year and reflecting on what worked and what we wish to change, in all areas of our lives.

Relationships, whether friendship, partnership, work or client, require a great deal of effort from both people to thrive. People and events change constantly and relationships have to change to survive. If only one partner is willing to make the effort to flex and grow, the relationship will suffer. I find that when I'm putting a lot of energy into a relationship that is not giving back, I'm stuck and I keep hoping things will change.

Hoping things will change is a tough place to be. It's a helpless place to be. Changing another person is out of my control. I find it useful to ask: "Is this relationship working *today*?" I tend to be optimistic and believe things will get better. But when I ask myself if something is working *right now* and the answer is no, it gives me insight: can I accept this, do I want to keep hoping or do I want to change something? There's power and freedom in being able to say "*Next!*" to let go and move on.

I'm not advocating walking away from a relationship on a whim. Like the stock market, relationships have their ups and downs. I'm talking about relationships where, on a macro level, things are simply not working. I resist "*Next!*" out of tenacity (or maybe it's just stubbornness), thinking it's virtuous to be patient and fear of the unknown. Yet every time I've let go and moved on, the rewards and improvement in my life have far exceeded my expectations. Although it's rare for both people to come to this realization at the same time, I have found if a relationship isn't working for me, it usually isn't working for the other person either.

What, you may ask, does this have to do with finance? Quite a bit, actually. We have a relationship with money. We put

energy into acquiring wealth and energy into managing and spending wealth. If we think about the allocation of hours in our day, our relationship with money is probably the relationship we spend the most time on. So the question is, "Is your relationship with money working *today*?" More specifically, are you satisfied with how you spend your money? Are you satisfied with your level of saving for the future? Are you satisfied with your investment strategy? Are you satisfied with your relationship with your Financial Advisor? If you answered yes, congratulations! You're creating financial freedom. If you answered no, perhaps you're hoping something will change?

Managing money for clients, I constantly ask, "Is this investment strategy working in this market environment?" My focus has been on recouping losses and reducing volatility while maximizing return in a challenging economic environment. Considerable research, consultation and analysis have led me to enhance money management by adding tactical strategies that incorporate alternative investments and have the ability to move in and out of asset classes to seek opportunity and to avoid losses. Much more flexible than a buy-and-hold asset allocation strategy, it's an asset management strategy that asks "How is this working *today*?" and is able to say, "*Next!*" when it's not working.

Whether it's your relationship with work, a loved one or your relationship with money, may 2011 be a rewarding year of relationships that work!

*"If you always do what you've always done, you'll always get what you've always gotten."*

—poster in Evietta's classroom