

Introduction

*Train up a fig tree the way it should go, and when
you are old sit under the shade of it.*

—CHARLES DICKENS

At one time in the not too distant past, when someone asked what you did for a living, coming up with an answer that the questioner understood was pretty easy.

If you said electrician or plumber or baker, there was little mystery: You wired houses, connected pipes or baked bread. Even in the intangible world of finance, it was pretty easy to tell what a banker or stockbroker did. One made loans and the other sold stock.

As we all know, the world has changed.

Look at the jobs posted on Monster.com or Craigslist—you won't find too many jobs listed in newspaper want ads anymore, or too many newspapers for that matter—and you'll probably be at a loss to understand what half of the jobs are.

I'm a financial advisor, and I have to admit that the title or category of "financial advisor" is probably just as fuzzy and unclear as "network administrator" or "benefits consultant" or some other vague job listing you'll come across these days.

So what is it, exactly, that I do?

I can't speak for all financial advisors, of course, but here's what I tell my clients: After listening to people describe their situation, I help them take care of the money- and investment-related parts of their life so they can enjoy life's other parts with peace of mind.

Under that umbrella I help people plan for retirement, figure out the best way to finance their children's education, take care of health

care needs and come to grips with other real-life issues having to do with money. What I don't do is gamble on stocks, forecast the future or promise to make people rich. Simply put, I'm a financial helper, not a magician.

If you've picked up this book looking for magic answers to life's financial problems, my advice is to slam the covers shut right now and look elsewhere. But if you want some basic insights about investing and achieving your goals, as well as information and guidance about how a financial advisor might be able to help, keep reading.

My belief is that the first step in learning more about financial matters is to understand clearly who you are and why you want to go where you're going financially. If you don't know where you want to go, how can you know how to get there? It's like embarking on a journey without a destination. And that's what I see happening with greater frequency these days. Ours is the richest, most prosperous and most enterprising country in the world, but it might not be that way for long because too many people are unwilling to do what's necessary to get their financial house in order.

I want to help you do that. We'll start from scratch, and I'll give you a road map and explain exactly what you have to do to become a financial success on your own terms. For me, financial success is being able to do the things I want—provide for my retirement, pay my bills, work out at the gym, spend time with my family, go on vacation. You may have a different definition, and that's fine. I'll give you the tools to become a financial success in any way you define the term.

Let's start.