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Carl was recently featured in SMART Money Magazine, Virginia Business & in the Forbes Advertorial.\*



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## business *watch*

# New Day Dawning

By G. Carl Mahler, Jr. CFP®



Recently, I had the privilege to speak to the junior class of the MCV School of Pharmacy about money, the markets, the economy, and what they should be preparing

themselves for when they graduate and get out into the real world. Meeting with young, intelligent, inquisitive people is always fun and sometimes very challenging. The Q&A held at the end of my formal remarks was an open forum that they seemed to relish. They'll ask anything.

During my address, I offered general rules of thumb for amounts they should begin saving as soon as humanly possible to stand any chance of creating enough wealth to actually consider ever retiring. Somewhere, in my sharing of all the factors used to create my numbers and beautifully colored graphs, someone asked me to define wealth. WOW! How basic, yet how vital. Because everyone's definition of wealth is different, and in every professional client relationship I have, it is the foundational element of all our planning on that family's behalf.

Another question that came from the audience was, "what's the difference between a financial planner, investment advisor, broker, insurance agent or the multitude of others who say they're the ones to shepherd your dollars?" My answer went back to the previous question regarding their individual definition of wealth and what it meant to each of them. I told them I believe that sound financial planning is the basis for every relationship, and it should be engaged at its fullest prior to considering any idea or product.

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Real financial planning is not about any product sales. In fact, it's not about financial plans, because the reams of paper used to produce your financial snapshot today begins becoming obsolete almost immediately.

So, the planning is a living process that needs constant attention, care and revision to reflect life's changes. Real planning is about conversations regarding your mission, vision, values and goals. And only after determining those do you begin considering strategies, tactics and tools. It is about smarter conversations. Meaningful conversations. It is about guiding people through the process of aligning their use of capital with their values. It is about finding that place where their lives and their money intersect. And it is my firm belief that trained financial planners are the ones best suited to guide them in that conversation.

I don't know how impactful my presentation was on this group of twenty-something year-old professionals. My goal at each of my speaking engagements is to educate my audience so they are armed to make better, more informed decisions about the important things in their lives. If their attentiveness and questions were any measure, I left feeling good, not just about myself (a wee bit of ego, I'll admit), but about their intention to take charge of their financial lives as early as possible. Spending most of my working days dealing with Baby Boomers who would not be denied anything, having to have the most and biggest "stuff" to define their positioning in the neighborhood, thus rendering them woefully lacking in adequately preparing for retirement, leaves me feeling there's hope for us yet from the next generation. We can only hope. ■

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