



Weekly Feature

Money, Money, Money

[By Philip D. Lukens, CEO of Lukens Financial Group]

Here we are again, talking about money. The dreaded topic of conversation with any of your friends—money. So I'm not going to talk about money too much. I just think it's a boring subject, and frankly, it's not that interesting. We all wish we had more and don't really see ends to our means. Fair enough.

I had my friends over for a barbecue the other day. We have been friends for 10 years. I have given them financial advice for 10 years. For 10 years, they have never listened. Are they making it? Yep. Are they living in a nice house? Yep. Are they driving nice cars? Yep. Do they have fun? Yep. Do they have enough for retirement? Nope. No way, no how. Can I fix it? Nope.

So I just converse about anything and everything I can. I respect our friendship and enjoy it immensely, but there will come a day when I may grieve for their status of living when there is nothing left or my friend may find himself in a place where he can't retire.

So we sit and talk and watch his kids play in the river that runs through our backyard. I watch the kids swing out across the river and back. At this stage in their life, all they can think about is stimulating themselves and having fun. If it sounds boring or takes too

much thought, it is forgotten about.

However, if it's fun and exciting, they are all in. My friend told his kids time and again not to get in the water. Time and again, they pushed the envelope. I figured it would be good for the kids to play in the water; he figured it would end with wet and muddy clothes, a nasty wet car, and extra cleanup. So he lost. The kids still got wet, and I laughed like heck.

Isn't it amazing how hard it is to influence someone's free will? We can choose anything we want in life. We are influenced by outside forces that have influenced our thoughts over our lifetimes, and ultimately decisions are made.

If you grew up and never had influences that gave you some sort of a retirement and wealth-accumulation foundation, it's much too difficult to begin that process and

become successful. Before I can advise you on an IRA, 401(k) rollover, annuity, life insurance, long-term care, money market, T-Bill, and so on, you have to be ready. Otherwise, I could be spitting in the wind.

Step one: Start reading the business section of your newspaper. Find three people in that section whom you admire. Think about why you admire them and come up with your own ideas of how they have achieved their success. Whether your ideas are crazy or not, write them down. Pick the most admired out of the three and investigate that person using the Internet. What articles are they linked to? What articles is their business linked to? Read up on their path to success.

I will never quiz you on this, but trust me, this is the first step toward building your foundation. We will talk about this further next week.

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