LIGHTING THE TORCH: *What Financial Life Planning Delivers*

The thin March sun was shining on the snow-capped, majestic Rockies visible through the wide expanse of windows. Guy and Dan were seated facing each other in front of the magnificent backdrop, with the rest of the training group in a semi-circle observing them.

At this moment, Dan was acting as Guy’s financial life planner, and guiding him through the Vision phase of the EVOKE™ methodology they were learning. The other participating planners and two trainers were listening to the interaction.

Guy was in the midst of a transition back into his financial planning practice after having spent three intensive years serving as President Elect, President, and then Board Chair of the Financial Planning Association. His volunteer roles had required extensive travel and many weeks away from home over the three-year period. Now, more or less retired from that service, his task at hand is to rebuild his business. At the same time, he and his wife, Kamee, are on the threshold of beginning a family.

As Dan leads Guy through the Three Questions and the Two Grids, it is clear that Guy’s heart’s core includes a commitment to planning with his clients, a family life with Kamee which they are eagerly anticipating, and continuing service to the financial planning profession, though on a more restricted scale. Almost as an after-thought, he mentions that they would like to own a home in the country some day, perhaps in five or six years. Guy has lived in the same county in Texas his entire life. He and Kamee own a home not far from his office, and live close to family and friends acquired over a lifetime.

Dan picks up on the future ranch idea, and asks Guy to tell him more about that – and the following story unfolds:

“Kamee and I both love horses. It is one of our shared passions, and we have two horses that – before the FPA years – we used to ride all the time. We had them stabled about a half-hour from home at an equestrian boarding center that housed about thirty other horses.”

“I remember one night in particular – a moonless night. We were in the paddock with all the horses. We had spent so much time there that we knew each horse intimately, just by shape, feel, personality. On that evening, we mingled with all the horses, knowing each one just by touch, by presence in total darkness. There was a sense of communion that enveloped us – with each other, and with the horses. In silence, in darkness, we shared one of the most profound moments of our lives.”

“Now, we rarely see our horses. Although they are still boarded about a half-hour away, it is usually after dark if we drive over after work. It’s too late to ride, and we’re already tired. Most of the time, it just seems like too much effort after all the intense activities of the day so we just don’t go at all. But someday, when we can afford it, we’d like to have a home where we can keep the horses, where we can just walk down to the corral and be with them at the end of a busy day. It’ll be years before we can even consider that financially. Acreage within driving distance of the city has become extremely expensive, far more than we can afford.”

Susan, who was the lead trainer for Guy’s group in this segment of the training, interrupted.

“Guy, that story you just told of the moonless night with the horses is one of the most moving stories I’ve ever heard. Being with them was a deeply-felt heart’s core experience for you and Kamee, not only with the horses but with each other. Yet that shared passion is now way out there on the periphery as you lay out your life plan. What if the new child you hope to have soon could begin family life with you on a ranch, with your horses close at hand? What if it’s time to create a whole new home base for your life, one that brings all your profound dreams together? I don’t think you can afford to wait five or six years for this home. I want you to be living in it within five or six months!”

Guy’s face lit up as Susan was talking. The joy and excitement he felt as he opened to the possibility of the home of his dreams was a sure sign that his “torch” had been found. The delight that had been buried within kindled and shined for all to see, as he became animated by the vision he now saw clearly. Yet the light quickly faded, as he began to think of all the “realities” that seemed to be logical obstacles to fulfilling this dream.

Turning to the group, he began to list all the reasons “why not.” Like most of us, he’d become an expert at seeing obstacles, stumbling blocks, and all the reasons why his dream was not only impractical but probably unobtainable. He began to spell them out. All the obstacles sounded reasonable, logical – and devastating for his dream.

Once again, Susan interrupted. “Guy, I want to ask you to do something new. I want you to put all your focus on what kind of home you envision where you can bring together the richest part of your marriage, your new child, and your horses. I want you to also give yourself permission to find and have this new home within the five to six-month time frame, well before a new baby might arrive. Finally, I want you to let go of “how” this can possibly happen, and turn that over to me. Let me worry about the “how” while you give your heart and soul to the dream. Many unimagined factors can come into play over the next few months – factors that we have no way of knowing about right now. The future is open to us to the degree that we can let go of our fears and preconceived notions of what is possible. Will you just embrace the dream and let me worry about the details?”

Guy agreed, and he and Dan continued working on other aspects of his vision as it related to his work and service.

Two weeks later, Susan and Guy were on the phone. Guy was elated. He and Kamee had just made an offer on a property which is 55 acres, has a 3-bedroom home, borders on a lake, is only 45 minutes from the office – and already has a corral for horses!

How did this happen? And so quickly?

After returning home from Colorado, with the torch of the country home now burning in the back of his mind, Guy’s eye was caught by a classified ad for a reasonably-priced property within an hour or so of the city. He and Kamee drove out for a look. The property was not right after all, so they were driving home when they saw a small “For Sale” sign by the side of the road. Intrigued, they took down the number and called when they got home. The property sounded perfect – and the price amazingly within reach. And the rest, as they say, is history. They closed on the property in June, and it became home in July, five months after the torch was lit… and with a savings of hundreds of dollars per month from their previous cost of living.

Later, Guy related that he and Kamee talked after finding the property and making the offer. They realized that each of them, independently, had been thinking that they should just go ahead and sell the horses, since they so rarely had time for them – but each had been hesitant to bring it up with the other, knowing how painful such a decision would be.

Today, less than one year later, Guy and Kamee, the horses, and new baby Cate are at home at Cumbie Farm.