

Begin With the End in Mind (One year later...)

Last September, Christopher Seguin, a family friend and relentless community leader passed away. More importantly he was a loving son, husband and father of two young children. One year ago, I think most of us were in shock and disbelief. Christopher's passing has been a struggle for many of us because we cannot understand how a shining star was gone just before his 40th birthday.

This tragedy has caused me to reflect. I am reminded of Stephen Covey's principle "Begin with the end in mind". Covey wrote the famous book, "The 7 Habits of Highly Effective People" and he suggested readers complete a profound exercise. He asks them to envision themselves at their funeral. Who is attending and what would people say about you? What would you hope they were saying? How would your obituary read?

Many of us have attended funerals and

celebration of life ceremonies. Being born and raised in Kamloops, I regularly read the obituary section. I have yet to see a tribute to how much money one made, saved or spent. If anything, the individual's successes are briefly mentioned but the bulk of their life commemorates their passions: family, career, sport, friends, travel, philanthropy and all those that have been touched by their passing.

Our father would often say "It is a shame that we wait until someone passes away before recognizing and saying so many kind things about them. If only they were here to see how much love they created and in return received."

Some may be wondering what this column has to do with finance? I believe it has everything to do with it. Money is a tool, a conduit and medium of exchange. Personally, I like the quote from the Greek Philosopher, Epicurus, "**Wealth consists not in having great possessions, but in having few wants.**" We have the pleasure of working with affluent and high net worth families. Those that are the most "wealthy" in my eyes are those that seem the most content. For most, the value of

their portfolio does not guarantee nor assure fulfillment. It is often health, relationships, recreation and travel that elicit happiness.

The most common goal I hear in my office is retirement, which is more of a stage of life that hopefully allows you to tackle your bucket list. Because life is short and fragile, we don't all make it to retirement. Christopher's passing, as well as, many others, is a cruel reminder that life isn't fair and we should not wait to cross things off our bucket lists.

So please...take that trip, learn to dance, practice piano, run a marathon, climb Kili-manjaro, give back to your community or just tell those that have touched you how much you love and appreciate them.

Again, I want to thank Christopher and Melissa for all you have done and continue to do in our community. We continue to teach our kids that life is full of surprises, so follow your dreams, live for today, plan for tomorrow and give back.

Until next time...Invest Well. Live Well.



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