

## What are you doing after work?

**A** major mutual fund company used this slogan in a recent ad campaign and I think it is a question we should all be asking ourselves. The dental profession is an extremely demanding one, where you run the real danger of falling from dedicated professionals into what I have labelled 'the commitment trap'. I believe the distinction between dedication and commitment can best be understood with the following analogy. This morning when I sat down to breakfast I had eggs and bacon. In this scenario I would say the chicken that laid those eggs was dedicated, while the pig that provided the bacon was committed. Would you prefer to be the chicken or the pig in this situation?

Have you bought into the myth that time is money? The fact is that, for you and your patients, time is much more valuable than money. The human condition tells me that effective effort can produce a substantial increase in monetary gain, but for all of us, time is limited to 24/7, that's twenty-four hours a day, seven days a week. Another way to look at this is, if you have acquired vast wealth, but have no time on your side, what good is it to you? On the other hand if you have limited financial resources but are blessed with good health, there are an abundance of options available.

So what does this have to do with the subject I was asked to address in this article, retirement planning? Observation tells me, many are too focused on the financial matters of retirement and not enough attention is given to the sociological side. The fact is most people find it tough to make the transition from full-time work to full-time retirement. Let me restate that, really tough. I believe going forward your ability to repossess your time will prove to be more important than financial results. These undeniable facts remain; money by its nature is not an end in itself, but a means to an end. You cannot add more time to your lives, however, with sound planning you can to add more life to your time. Finally, in general

the population is retiring sooner, while living longer, which means we will have more time on our hands.

Are we firefighters or architects in the way we approach life? Firefighters live by default or are reactive, which drains energy. They wait for alarms to go off in their lives such as a divorce, a heart attack, a bankruptcy, a layoff or a general loss of purpose, before they react. They major in crisis management. They are stuck in the present with no specific goals, a lack of direction and little motivation. Their expectations are often unrealistic and emotionally they feel victimized. They usually suffer from low self-esteem.

Architects live life by design or are pro-active, which creates energy. They draw up blueprints for future successes by anticipating potential problems in their relationships, health, careers or financial affairs and implement preventative measures. Decisions are made with a clear view of the future, motivated by inspiring goals and then taking purposeful action. They set themselves up for success by setting realistic expectations, which results in a sense of accomplishment. One of their key survival strategies is the ability to say 'No', because they have a good sense of self.

So how can you be an architect when it comes to my retirement planning? First, I suggest you adopt Stephen Covey's habit to "Begin with the End in Mind." This concept is based on the principle that all things are created twice. The first creation starts in your mind's eye and then is transcribed to a blueprint. The second creation is the physical creation, where you actually carry out your plan. Next I recommend that you apply this principle as the universal technique to be adhered to in your retirement planning process. A question you can ask yourself at the outset is how do I want to be remembered?

So how can you draw up a blueprint? As part of The Dream Achiever Process™

which I created, I am using a program called the Enhanced Lifestyle Planner in my practice. This Internet-based, state of art technology allows my clients to determine comprehensive lifestyle goals in less than 30 minutes. Through the report that is generated, my clients tell me what they perceive as their personal strengths and skills. They provide me with insight into their hobbies and interests, second career and volunteering possibilities, exercising and travel plans, and future dwelling requirements. It really gets them thinking and they love it.

If you have a significant other, you can compare your reports, with the help of a qualified advisor and determine those areas of differentiation, which must be compromised, so that you can move forward together. Imagine if one of you is planning on becoming a snow bird in Florida, while your partner has no desire to follow this course. This report provides the basis on which in-depth financial advice can be given and solid plans formed. I've always said I can't give an accurate diagnosis

of a situation with only part of the x-ray and I'd have trouble finding my way around Montreal with a map of Toronto.

As the anecdote goes, two buddies were reminiscing at the requiem of a close friend. One buddy turned to the other and asked, "Do you know what he left behind?" The reply that immediately shot back was, "he left it all!" While you are still in a position to do so, why not commit to a life that will have family, friends and patients at your requiem convinced that your gift to posterity is so all-encompassing, that you surely must have begun with the end in mind.

I would like to take this opportunity to offer you a special invitation to do your own lifestyle profile. E-mail me at [dave@ddhumes.com](mailto:dave@ddhumes.com) and request a password to enter my website: [www.lifestyleplanner.com](http://www.lifestyleplanner.com) and I will forward you the necessary coordinates to access the site. By taking this initial step you will be well on your way to planning what you'll be doing after work.

*This article was written  
by David D. Humes of  
DDHUMES Financial  
Services Inc.*

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