

2010 Goals & Financial Update

Goals give direction to our life.

“The new year stands before us, like a chapter in a book, waiting to be written. We can write that story by setting goals.” ~Melodie Beattie

Name: _____

What major changes, if any, have occurred in your financial life of which we should be aware?

What major changes, if any, have occurred in your personal life of which we should be aware?

Has your attitude about investment risk changed, and therefore are adjustments to your portfolio needed? If so, please contact us. You may gain new insight or clarity by completing an investor risk survey from our online Finametrica profiling service. Please contact us if you would like to take advantage of the survey.

Do you anticipate any large expenses within the foreseeable future (e.g., change of residence, new car, child's wedding, big trips, medical expenses, additional education)?

Do you have any other specific concerns about your financial status?

We encourage you to consider the following questions. Our hope is that you will benefit from these questions, gaining clarity about what matters most to you. Of course, you may choose to keep this personal information to yourself.

What would you like to attain? financially? personally? spiritually? job/career/hobbies? little things and big things?

What family-oriented events do you have planned?

If you had an abundance of time, energy and money, what would you do more of?

What are your two most important goals for the next:

Year?

- 1.
- 2.

Two to five years?

- 1.
- 2

Six years and beyond?

- 1.
- 2.

Thank you for completing this form. Please mail your completed form to:

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RSF, CA 92067

Or fax to: 858.759.4316

Year in Review and Lessons from 2009

Dale Carnegie poses an interesting question about the passage of time and the significance of reflecting on the course of last year's journey: "Do you remember the things you were worrying about a year ago? How did they work out? Didn't most of them turn out all right after all?" Pausing to catch our breath and review the year gone by is healthy and helps us grow. In that respect, we may discover as did Hal Borland, that "year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us."

Priceless conversations ::2009 is a simple process designed to allow us to look back and capture the highs and lows of the past 12 months, and with purpose weave them into the larger tapestry of our life. By reflecting on what this segment of our life has meant to us and by sharing our perspective with those we cherish, we preserve a record of who we are and where we fit in the world around us.

As we turn the calendar from one year to the next, looking back and also looking ahead, we offer to ourselves the toast first heard from Oprah Winfrey: "Cheers to a new year and another chance for us to get it right." The key is to make each year count, moment by moment, day by day. Ralph Waldo Emerson reminds us that "One of the illusions of life is that the present hour is not the critical, decisive hour. Write it on your heart that every day is the best day of the year."

1. What were some of the more important events of your life this past year?
2. For historical perspective, what local, national, and world events of significance made the news this year?
3. How were you personally affected by these local, national, and world events?
4. What were some personal high spots and some personal low points in your life during the last twelve months?
5. What were some areas of meaningful progress for you this last year?
6. Which relationships were you able to improve over the last twelve months?
7. As you reflect on the past year, what are some of your favorite memories of "small things?"

8. What are some things you learned during this time?

9. Looking back, how would you summarize this past year for you?

10. Looking ahead, what do you think the next twelve months hold for you? As you reflect on your past success, what new plans and dreams do you wish to bring to reality in the coming year? To make this process fun and easy, consider the writing a letter to the "Future You" as detailed in the next section.

The Future You – A Letter to Myself

An interesting planning idea that is making the rounds these days is also one of the simplest: a letter to yourself. More specifically, a letter from your future self to you, today.

Come again? Imagine yourself in five years, assuming everything has gone more or less as you hope it will. You're healthy, in good financial health and--well, you know your hopes much better than I do. The point is that the You-In-The-Future is writing a letter of thanks to the You-Today. Future You might thank Today You for exercising regularly, because Future You is fit and looks good. Future You might thank you for being thrifty and watching your budget, because in that future date, you're on track to retire comfortably--or you may even BE retired.

Future You might thank you for taking the time to smell the roses along the way, for maintaining close relationships with friends and family, for spending a little more time accomplishing goals (Writing a book? Starting a side business? Traveling to see relatives or the world?) instead of unproductive downtime in front of the TV.

Whatever it is, you are thanking yourself for taking these actions, and be specific about what you did. Then look over the letter, and know that these are all things which you will thank yourself for someday, make a commitment to do them, and save the letter.

Every week or two, take the letter out and take another look at it. Are you on course? Are you earning the thanks that Future You gave you?

The point here is that you want your future life to be as good as it can be--as full of fulfillment and happiness, joy and prosperity as possible, and your actions between now and then will--or will not--make that happen. The letter to yourself is a fantastically powerful reminder you that you're really counting on yourself to take care of yourself in the future.

Meanwhile, in between the times you spend with the letter, you can get to know a variety of Future Selves (You-Next-Week, You-Next-Year, You-Five-Years-In-The-Future), and begin to ask these future versions of you about decisions you make now. How much of the money you earn should be given to your future self for retirement? What would you, a week from now, like to have cleared off your desk? Would you like to have learned a new foreign language by this time next year? Are there things which are hard to do now, but which you will wish you had done? Chances are, you know what that person who will be you would really like you to be doing now, which lets you navigate through the complexities of your life with very clear vision.

And if you can do THAT, you'll be one of very few in a world where most of us are muddling through our days. You could be one of the few who arrives in the future with no regrets about how you spent the precious, irreplaceable hours of your life.

Goal Setting Processes and Pointers

For those of you who are interested in a more structured approach to goal setting, the following exercises can be especially helpful. Included is an abbreviated version of the Mastermind goal setting process. To achieve the best results and to hold yourself accountable, share your goals with supportive friends, family and associates. We welcome and encourage you to share any information that may help us assist you in achieving your financial goals and objectives.

If something comes to life in others because of you, then you have made an approach to immortality. ~Norman Cousins

Anything the mind can conceive and believe, it can achieve. ~ Napoleon Hill

Building on past and present success

Reflect on what's working well ... including progress made, successes, insights, goals completed over the last few months (e.g., personal, professional, family, time-off, priority balance, priceless rewards). Also consider what lessons or good things may have resulted from misfortune.

Three "Must Do's" over the next three months

What do you wish to complete and achieve in the short-term?

1. _____
2. _____
3. _____

My Ideal Life

Look ahead to the next five years. What if during this time, you do all of the things that add meaning and significance to your life. And, in addition, what if things turned out even better than you ever hoped or dreamed? Everything went your way, you made no mistakes, and you got all the lucky breaks. You have crafted an ideal life. How do you see your life five years from now? Describe in detail – write many pages if inspired!

My 20 Goals - “An inspirational action plan for the future”

Writing 20 or more goals is a beneficial stretching exercise. When listing only five to ten goals, many "shoulds" or “like-to-haves” show up on the list and may be devoid of deeper personal significance. However, by stretching to come up with 20+ goals, you may surprise yourself and gain new insights about what really matters most to you. You may be pleasantly surprised at the new goals that emerge later in your list. After you list 20 or more goals, identify your “Big Grin” Goal. This is the energizing goal that when realized, puts a big grin on your face! Have fun and repeat this exercise periodically to see what goals you achieve and how your priorities change over time.

When listing your goals make sure each goal is:

1. Conceivable - Visualize the goal
2. Believable - Must be important to us
3. Achievable - Based on abilities and experiences
4. Controllable - Where do you want it to go
5. Measurable - How much and when
6. Desirable - Really want / rather than should
7. Motivates - This energizes and enlivens
8. Growth-Facilitating - Is beneficial to us and others

Your goals can be:

something creative,
something fun to do,
something to learn,
or....

20 Goals

1 _____

2 _____

3 _____

4 _____

5 _____

6 _____

7 _____

8 _____

9 _____

10 _____

11 _____

12 _____

13 _____

14 _____

15 _____

16 _____

17 _____

18 _____

19 _____

20 _____

My Big Grin Goal
(identify this after writing all 20 goals)
