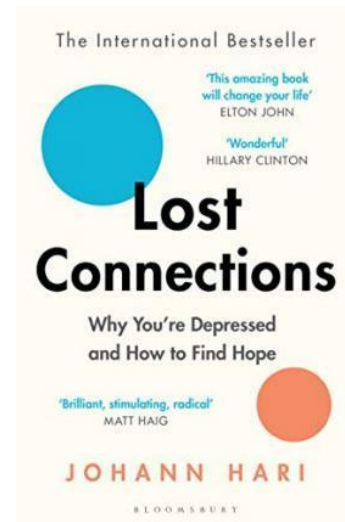


The book that made me grateful for what I do as a profession (part seven)

This week I will address Johann Hari's seventh cause "*Disconnection from a hopeful and secure future*".

The eight causes Hari uncovered are:

1. Disconnection from meaningful work
2. Disconnection from other people
3. Disconnection from meaningful values
4. Disconnection from childhood trauma
5. Disconnection from status and respect
6. Disconnection from the natural world
7. Disconnection from a hopeful and secure future
8. The role of genes and brain changes



7. Disconnection from a hopeful and secure future

On face value, you would think that a financial planner's role in ensuring a hopeful and secure future for our clients would entail such things as.

- Helping our clients save for their retirement in a tax effective way
- Encouraging our clients to delay consumption today, so they can maintain their standard of living tomorrow
- Taking a risk that they are comfortable with when investing funds
- Putting in place insurances in the event of death/disablement, and the list goes on...

After reading this section in Hari's book it occurred to me that we do something even more important, we can shape a vision of a hopeful and secure future.

In his book, Hari gave the story of the Crow People, first nation American Indians. He said that "First Nations communities with no control of their destiny cannot construct a picture of a hopeful or stable future". This contrasts with those First Nations communities who do have control over their destiny, who can easily construct a vision of a hopeful future because they are deciding it. Perhaps a point we should consider as Australians.

So, through the trust our clients bestow upon us and the confidence they have in us, together we can shape a vision of what that hopeful and secure future looks like. And once the vision is established, generally everything else will fall into place.

What is your view on this?