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PREFACE

by Robert Veres

Chances are, there's something missing in your financial life, and you're probably having trouble putting your finger on exactly what it is.

You're at least moderately familiar with your investment choices—stocks, bonds, mutual funds and a lot of more exotic instruments—but how are they related to your personal well-being and your personal goals? What function do they serve? In the newspaper you get a lot of information on what these investments did yesterday and this week, but it's hard to see how to use this information.

The world is full of books that talk about historical rates of return, active vs. passive investment management, correlation coefficients, standard deviations and even more arcane mathematical concepts. Websites talk about savings rates and tax brackets. Do you need to know those things in order to live a prosperous life?

I happen to be a writer and commentator for the high-end financial planning community—for people who have studied these complex issues for their entire careers,

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who are comfortable talking a language that the average person would find intimidating or incomprehensible. What's interesting is that, over the past ten years, the most important trend in this specialized world of investments and finance is figuring out ways to connect this information with you, who you are, what you want, and how you want to live your life.

Paul Lemon, the author of this book, is known in our community as one of the leaders of this effort. Here, in the book you're holding now, he has created a doorway to a world that you have known all your life, but have never been able to find: the doorway to the life that you want to live, and that one life you were meant to live by Whomever or Whatever created this planet and the universe around it.

Money, investments and all the rest of these financial things are tools, nothing more, to help you build a remarkable, interesting and fulfilling life. You cannot possibly use them wisely until you know what you want, and most importantly, who you are—because everybody is unique.

There are a lot of books that will give you advice as if you and the person standing next to you in the bookstore and all the people at the checkout line all have the same wants, needs, goals, desires, talents and interests. This book is different. Its worksheets and advice are flexible enough to help you move forward in a way that uniquely embraces who you are and what you want out of life. If you don't know what you want out of life, you will

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by the end of Chapter One. You will learn about your dysfunctional views of money—and believe me, you have them and so does every professional financial advisor. Until you identify these myths, they will be a barrier to your future growth and prosperity. You will learn what is possible and what is not with money, and you will learn some of the arcane things I alluded to earlier. But they will not be arcane any longer; they'll be related to the most basic aspects of your personal journey, and you will finally see how finances and life intersect.

And you will be on your way toward prosperity. Not a “keep up with the Joneses” kind of prosperity, but the kind that meets the needs that come up as you move forward on the unique and interesting path that is your life.

Before you start, I want to reiterate how happy I am to see this book. I think its important message is taking far too long to filter out through the financial planning profession to clients of financial advisors. You need this information now, and it really, truly doesn't require the services of a professional to get moving—fast—in the right direction.

Here, maybe for the first time, is a book that connects YOU with the world of money, and teaches you how to make that connection work for you in the context of living a better life. If your goal is to amass more money than anybody else just for the sport of it, or to beat your neighbors at the investment game, there are plenty of other books on the shelves that will meet your needs. If

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your goal is to live a better, happier, more fulfilling and successful life, and use money and information about money as a tool in that quest, then you may have found the only book in this store that will give you exactly what you need.

After 25 years of working with professional and consumer audiences, interviewing and writing about thousands of people in and around the world of finance, I have learned one thing: your life is unique and your personal success is important to the world. I believe this book can help you give us all a better and more successful YOU, and I wish you the very best of luck in this important journey.

Robert Veres

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Past Editor of *Financial Planning Magazine*

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INTRODUCTION

What message, short and to the point, is most needed with regards to money today?

I think it is that money is meant to serve our soul: to help rather than hinder our quest to experience a meaningful life.

Though *meaning* is intensely personal, most of us would agree it is meaningful to do no harm, to notice the simple beauty of nature, to face our fears, to do to others as we would have done to us, to forgive an offense, to give with no agenda, to work joyfully and wholeheartedly in our occupations, to honestly face ourselves in the mirror of our financial decisions...

It's as if our lives are like an around-the-world voyage.

We begin in a land that is familiar. We stand on the shore of our life and wonder what other worlds we have yet to discover.

Something tells us that in order to *live* rather than simply *survive*, we must embark on a sea crossing and leave the comfortable, the small, and the known, of our

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current world. Deep down we sense a smallness to our life that no amount of activity, accomplishment, or affluence can assuage. In rare moments of stillness, we know that we are truly empty and nothing in sight can fill our desperate hunger.

The *land* is our current life: our way of interacting with the world. To be human is to embark on a journey of growth, to move out of infancy to childhood, from childhood to adolescence, from adolescence to early adulthood, from early adulthood to mid-life, from mid-life to maturity: from maturity to old-age.

A rich and meaningful life involves a constant sea crossing to new worlds, new aspects of ourselves, as of yet, unknown. Each sea that separates us from distant shores calls forth every ounce of our being to survive the crossing. Indeed, it is the crossing itself that grants us the right to reside in that new land.

Throughout time, wisdom sources have revealed these great oceans of transformation that await our human voyage. Volumes have been written about the sea crossing of self-actualization: finding the courage to differentiate from others and begin a journey of individuality. Shelves are also full of guidance in navigating the treacherous crossing of human loss: facing the terror of death of a loved one or a lifetime relationship. Plenty of guidance awaits those facing the exciting and horrifying sea of personal relationships and finding that *one true love*.

There is one vast ocean that those of us living within a culture of prosperity must all cross, the frigid and

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frightening Sea of Money. At first glance, it would seem that there is hardly a need for another volume of guidance about money. But a closer look reveals that the majority of these resources have nothing to do with a sea crossing, and everything to do with a road map to navigate the native island. Just what we need – another map for a country we know we must depart!

This book is for those who know there is something inherently wrong with the predominant messages about money and its relationship to finding happiness, safety, and significance. This book is for those who are tired of simplistic formulas that do not address the smallness of life predominant in the most prosperous of countries. This book is for those who have ears to hear the hard, yet healing, words such as:

“...how, then, will you be entrusted with true riches when you have not been faithful with earthly riches?”

Jesus

*“The world calls me great
great but useless
because I am great I am useless
if I were of use
I would have stayed small
But I possess three treasures...
Compassion...
Austerity...
Reluctance to excel...”*

Lao Tzu

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*“The avaricious do not go to heaven,
the foolish do not extol charity.
The wise one, however, rejoicing in charity,
becomes thereby happy in the beyond.*

Buddha

This book is for those who are ready to set sail for a new land that requires its citizens to keenly notice when money reverts to a hindrance rather than a help to their Soulful Journey, that unfolding quest for meaning. This book respects the urgency we all feel to ‘do something’ sooner rather than later. Indeed, there is urgency to this work, for every day that passes is a day of our true life that we have lost.

The Worksheets

I have included a worksheet for every chapter. The time you take to complete these worksheets will make the difference between this book being informational or transformational. If you don’t have a simple calculator, you’ll need one. If you tend to skim over worksheets, you’ll need to decide now to slow down and directly engage with this material.

The Poetry

The book is interspersed with poems by David Whyte, as well as one of my own. David has a deep passion, as I, for inviting people to embark on a lifetime journey with their True Self. His poems help the thoughtful reader

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find an opening into that deeper way of seeing their life. I encourage you to read each section of poetry two or three times until you connect to that “one life you can call your own.” Only then can money be transformed from an adversary to an ally of “the life you really want.”

The Story

I have found that I relate much better to a story than to a list of instructions. As I set out to write this book, the image of a sea crossing seemed to be an accurate analogy to this journey we all take with money. In the midst of my writing, I met a real life sea captain, veteran of his own round-the-world voyage and thousands of hours on the open seas. Captain Mikael Jonsson, better known as Cap’n Micke, agreed to share his stories that will grant us insight in successfully navigating the Sea of Money to the shore of the life we really want to be living. From the age of 12, for over 38 years, Cap’n Micke has been sailing. What’s more important, however, is that he has courageously followed his heart’s love rather than succumbing to societal pressures to defer his life until he could *afford it*. From the moment I met Cap’n Micke, I sensed his life held a treasure I wanted to uncover.

My Passion

I also bring my own experience with money to this book. Professionally, I have worked with hundreds of clients over a span of 32 years, with each client having their own unique story with money to share. Personally,

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I have run the gamut of money not only in terms of the poverty to prosperity continuum, but also with money being both a source of great suffering and intense joy and fulfillment.

In 2003 I wrote my first book, Ten Weeks to Financial Awakening: A Guidebook to the Creation of Your Own Financial Plan Using Quicken® Software, with the intention of empowering anyone, regardless of their financial net worth, to transform their relationship with money by learning to give money their attention, rather than their energy. I spent three years composing a step-by-step guide for mastering each aspect of our financial lives and using money to live authentically. In that book, in my daily work with clients, in my own life, and in this book, too, I believe that, with practice, we can experience contentment, meaning, and happiness with money. We all know, however, that learning a new skill takes time and can be frustrating if our expectations are not realistic. When you start to feel overwhelmed or are resistant to *sitting with your discomforts rather than rushing to a financial fix*, please pause and remind yourself that it will take some time to learn this new way of being with money. The payoff, however, is huge: reclaiming your life using the most unlikely of tools – your money.

*“A sailor who does not know his destination
will never be able to tell
a good wind from an ill one...”*

Seneca

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I believe our “destination” is living true to ourselves and claiming our happiness. Finally accepting money for what it is – “a good wind” – and recognizing all the myths about money – “the ill (wind)” – are critical skills in arriving on the new shore of our Authentic Life. This destination is as real and as tangible as the suffering you most likely experience with money today. Why wait another day to exchange your sorrow for joy?

Let’s begin this exciting journey of transformation we were born to take. All aboard!!

Paul Lemon, CPA/PFS, CFP®



OPTIONAL INTEGRATION WITH “TEN WEEKS TO FINANCIAL AWAKENING”

As I mentioned in the Introduction, I have written a comprehensive financial planning guidebook entitled “Ten Weeks to Financial Awakening.” The course, available at www.ahoymoney.com, includes four tutorial CD’s that assist the reader in using Quicken® personal finance software (Windows version only) in managing their day to day finances as well as exploring the financial viability of certain financial decisions using the “What If Event Scenario” planner.

“Ahoy, Money! How to Chart Your Course to Genuine Financial Freedom” provides you with practical ways to transform your money attitudes and behaviors. I believe the book *stands on its own two feet* in accomplishing this goal.

However, after reading sections of “Ahoy, Money!” you may want more specific financial guidance, or information that the space requirements of this book do not allow for. In such a case, I would recommend you take advantage of the cross references to “Ten Weeks to Financial Awakening,” abbreviated throughout this book as “TEN WEEKS.” Taking the time to obtain additional guidance will answer your logical question; “So what do I do now?”

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The following pages contain a brief synopsis of the contents of TEN WEEKS so you have a clear overview of this resource.

“Ten Weeks to Financial Awakening” Cross Reference Guide

Book Section	Section Title	Page References	Content Summary
Weeks 1 & 2	<i>Your Money Inventory: Notice and Get Involved</i>	35-98	Relationship with Money, Document Organization, & Initial Quicken® Setup
Week 3	<i>Your Spending and Budget: What is it You Really Want?</i>	99-142	Conscious Spending, Quicken Budget Setup & Quicken® Scenarios
Week 4	<i>Your Work: Work Woes</i>	143-170	Relationship with Work, Quicken® Scenarios re: Work

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Week 5	<i>Your Credit Cards and Loans: Friends or Foes?</i>	171-216	Relationship with Debt, Quicken® Scenarios re: Debt Management
Week 6	<i>Your Investments: Money Working You or Money Working for You?</i>	217-280	Relationship with Investing, Portfolio Design and Investment Selection, Quicken® Scenarios with Various Investment Returns
Week 7	<i>Your Insurance: Risky Business</i>	281-310	Relationship with Insurance, Insurance Needs Analysis, Quicken® Scenarios re: Insurance
Week 8	<i>Your Tax Liabilities: More than Paying Uncle Sam</i>	311-358	Relationship with Taxes, Using Quicken® Tax Planner to Consciously Pay Your “Social Dues”
Week 9	<i>Your Retirement Dream: Is the Grass Really Greener?</i>	359-394	Relationship with Retirement, Redefined Retirement and Quicken® Scenarios re: Retirement

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Week 10	<i>Your Mortality and Estate Plan: Will I or Will I Not?</i>	395-440	Relationship with Mortality, Estate Planning for Everyone, Estate Planning Document Review
Section Four	<i>Money and Happiness: Grounded and Moving to Groundlessness</i>	441-464	Using Money to Serve Your Authentic Life, Updating Your Financial Plan with Changes
MAP Pages	<i>Money Attention Pages</i>	465-696	121 Summaries of Relevant Financial Information about Debt, Investing, Insurance, Retirement, Taxes, & Estate Planning