

FINANCIAL ADVISOR

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The Great Alaskan Highway Ride By Mitch Anthony

Sometimes an advisor's role is to make sure that the client makes the journey.

I imagine a music lover sitting in the concert hall while the most noble measures of his favorite symphony resound in his ears. He feels that shiver of emotion, which we experience in the presence of the purest beauty. Suppose now that at such a moment we should ask this person whether his life has meaning. He would have to reply that it had been worth living if only to experience this ecstatic moment. For even though only a single moment is in question—the greatness of a life can be measured by the greatness of a moment: the height of a mountain range is not given by the height of some valley, but by that of the tallest peak. In life, too, the peaks decide the meaningfulness of the life, and a single moment can retroactively flood an entire life with meaning.

—Victor Frankl, *The Doctor and the Soul*

Day One—Guns and Roses

My son Nate had graduated from his education in wildlife management and had just completed the law enforcement academy. I remember well the 10-year-old's glee in a grown man's eyes when he told me he had landed a job in Fairbanks, Alaska. "Alaska, Dad," he told me, "it is the last great American frontier and an outdoorsman's dream."

They told him they wanted him to start the first week of January, which meant that he would be required to traverse the great Alaskan highway on the week between Christmas and the New Year—a 56-hour drive in potentially treacherous conditions in the dead of winter, pulling a trailer with all his worldly possessions. As soon as he described the trip to me, I knew it was something we had to do together. It was a singular opportunity to help my oldest son launch his life—a moment that would never come again.

As soon as I asked to join him on his journey, I sensed both excitement and relief. Our first day would take us through Minnesota, North Dakota and Manitoba. This trip would, in many ways, teach me about the large tapestry of life and the small pieces that make it beautiful. The first reminder came as our route took us through North Dakota and we drove right by the farming community where my mother had grown up.

My son's eclectic taste in music helped me become well acquainted with the bluegrass of Dell McCurry and the rock of Guns and Roses by the time we reached our destination. The latter group turned out to be an omen of what was to come at the Canadian border.

"Momma lay these guns in the ground, I can't shoot them anymore," Axl Rose "croons" (like fingernails on blackboard) as we approach the border. A long, drawn out inspection begins on account of the guns on board, which included a 12-gauge shotgun, a 22 and a 30/30 rifle.

I had never spent more than a few minutes at a border crossing, but this time would be different. I guess when border guards see a pickup truck with a four wheeler in the bed pulling a U-Haul with guns galore inside they are on red alert. Notwithstanding that the driver is wearing camouflage. Hunter or mercenary? Only a search and interrogation could tell. After an hour-and-a-half inspection, we cautiously rolled out of there.

After 12 hours of driving, we finally decided to spend our first night in Neepawa, Manitoba. We unwound in a whirlpool, ate at Subway for dinner and ended our night with a Moosehead beer at the Monster Ball saloon.

Day Two—A Day That Never Came

My friend Mark told me the story of his aunt and uncle who had never taken a vacation, worked two jobs for years, saved all they could, and talked of the day when they would turn 62, retire, buy an RV—then, they could really start living. Mark paused and then said, "Unfortunately, my aunt had a stroke

within two weeks of retirement and the RV never left the driveway.” Mark continued, “And that is one mistake I won’t be making. I’m going to do a good bit of living while I’m young enough to enjoy it.”

An old acquaintance of mine told me about his neighbor who was a dairy farmer. Just 45 years old, he discovered that he had cancer of the liver and now was faced with numbered days. In all his adult years, this dairy farmer had never taken a single day off! A common adage among livestock farmers is that “cows don’t take days off” and many, not willing to entrust the chores to a hired hand, chain themselves to the operation 24/7, 365 days a year. He had never left for a weekend in Minneapolis, never taken his children and wife on a vacation, and never taken a single day to thrill the kids with an amusement park. There simply was no time for such distractions in his distorted view of how life worked. Now he regretted this decision—but it was too late.

This farmer’s tragic and personal epiphany is similar to the social awareness “well” from which we all drank after the turmoil following 9/11. Americans were collectively brought to a place of understanding of the fickleness of our time on this planet, the surprises that life hands us, and the need to open wide the windows of opportunity in our lives—especially regarding experiences that cannot be repeated.

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Days Three and Four—Taking a Dip in Minus 20°F

The next two days of driving through the northern Rockies and the Northwest Territories would prove to be the most tense and intensely spectacular time on our voyage. On the third day, after driving for 14 hours, we saw one patch of cement! The rest of the time we traversed along the winding mountainous highway on snow and ice with speeds ranging from 25-55 mph.

We kept pushing because we had great hopes of taking a swim in a natural mineral spring in -25°F weather—an experience we had circled on the map as soon as we charted the trip. After eight hours of white-knuckle navigation, the timing could not have been better. We parked and hiked to the springs where we disrobed (rather quickly) and jumped into the waters. Within minutes, due to the combination of heat and vapors and the frigid air about us, ice bonnets formed on our heads! After the refreshing springs had done their soothing work upon our weary bodies, we jumped out and dried ourselves off as quickly as possible (before we iced over), and sped back to the truck for another six hours of snow mountain steering.

The next day made up for the tension of the mountain drive as we gazed upon scenes that seemed too beautiful to be real. There were the translucent azure streams with a hue and appearance straight out of Narnia. Having never seen anything like this before, we were awestruck, and drove hypnotically for hours along the streams that ran along side of the highway—as did the Caribou and other northern mammals. I can’t recall where we spent the third night, only that it was literally in the middle of nowhere. The fourth night we spent back in time, in a place called Whitefish.

Making Moments In Life

The following two questions are excellent conversational levers for helping clients achieve their dreams:

“What are the top two or three things you hope to do while you can?”

“Is there one experience you’ve always dreamed of arranging?”

Once the client has answered the first question, your next question might be,

“What’s holding you back from arranging this now?”

If the answer is money, then it’s your turn to step in and demonstrate both the possibilities and the potential tradeoffs.

Here are some examples from conversations I’ve had with clients, family and friends:

- Taking a baseball park tour with my dad and son together—three generations that love the game.
- Taking my parents to Scotland to tour old castles.
- Traveling with my mother to her parents’ homeland.
- Going with my dad to an old-timers fantasy camp.
- Visiting Hong Kong with my wife.
- Spending two weeks in Maui.
- Taking a cruise in first-class accommodations.
- Golfing in Ireland.
- Touring the Orient.
- Visiting Europe by train.
- Spending a summer in Paris.

And on and on the ideas flow. That’s all they are—whims, wishes and ideas. But these dreams hold a special place and will become more special with the planning and will become sacred with the doing. While these dreams may require a significant investment of time and money, they are well worth the effort.

And you will hold a special place in their hearts for having suggested and prompted the actualization of their dreams.

The Great Alaskan Highway Ride ***Waving to Santa in North Pole, Alaska***

The final day of our trip began with a temperature of -40°F (which we learned was also -40°C—the single point on which they agree) and we drove in the early morning hours along the edge of a 65-mile-long lake. We were thrilled to find a gas station along the path with both gasoline and hot coffee. The proprietor took one look at our truck, determined we were novices, and prepared a cardboard shield for our radiator. He told us, “You won’t get much farther in these temperatures without this. I don’t think you’ll want to get stranded along the highway at this time of the year.”

I don’t suppose we do.

And so we wrote “Fairbanks or Bust” on the cardboard and began our way along that treacherous highway.

The man at the station had informed us that, although it was more barren and treacherous to drive at this time of year, it was a much smoother ride. He told us that driving this highway during the summer was like bouncing up and down on waves due to the heaving caused by extreme congealing and expansion of the road between seasons. The snow and ice filled the road in and made it smooth sailing. We were happy for our good fortune. Cold we could tolerate—12-hour amusement park nausea we could not.

Within 350 miles, we could see road signs pointing the way to Fairbanks. The last town we passed through before our arrival was North Pole, a place where the bulk of Santa’s mail gets sent. We were too tired to stop and visit, and so we simply waved on our way through, jotting down St. Nick’s zip code as we passed.

Upon seeing Fairbanks, we were immediately shocked back into civilization. Fairbanks is an old oil town, rough and tumble in appearance—quite a shift for the eyes and soul after staring at ice-bound tundra majesty for hundreds of miles. We found Nate’s 450-square-foot cabin cloaked by five acres of woods, with no running water. I knew then and there that in this remote wilderness, he would be in his glory.

The costs were threefold: a bad back from almost 60 hours in a cramped truck cab, \$3,000 in moving expenses and a plane ticket home, and a headache from hearing enough bluegrass music to last me a lifetime.

The rewards? An irreplaceable experience and an opportunity that would not present itself again. I am so grateful for taking the time to make that trip.

Some people need to spend money to make such a moment in their life, while others will need only to halt their busy lives and just spend the time. Either path requires a purposeful allocation. Those who make the investment know that the dividend checks never stop coming.

And how valuable is the personal finance advisor being there to make sure it happens?

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