

Know big questions to understand clients



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**By
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Several years ago I was introduced to the six questions that people ask themselves, as they enter different stages of life.

The stage that someone begins asking each of these questions is usually tied to the individual's age and maturity.

Below I have included the six questions so you know what they are, what lies behind each, and how to help your clients when they ponder them.

Who am I?

This is an identity question. Individuals usually begin asking this question when they are small children. When we are born we have no identity, we are given our names by our parents, we come into a certain place and culture and we may assume the religion of our parents. People answer this question by assuming different labels that describe who they believe they are.

How do I fit in?

People begin asking this question usually when they reach their teens. It is a time when they try to figure out how they fit into their social and physical environments. When individuals begin asking this question, they are highly influenced by their peers and are susceptible to peer pressure (i.e. high school).

What will I do?

People usually begin asking

themselves this question in their early 20s. This stage occurs when individuals try to figure out what they will do with themselves for their career, and with whom they may or may not partner. This question is different from question one because it is concerned with the actions the individual will take in their lives; this is not an identity question.

Who have I become?

The question usually arises when people reach their 40s. They wake up and realize that they are no longer planning their lives, dreaming of what they will become when they grow up, because they are grown up. Some people transition to asking this question very gracefully; others do not. This question often leads individuals into the so-called 'mid-life crisis.'

This is also a time when people become serious about planning their financial affairs.

What have I accomplished?

This question usually arises when people reach their mid to late 50s. They realize that their working career is coming to an end, and a new stage of life is about to begin. At this stage individuals are getting ready to retire. These people are putting their financial affairs in order to make sure they have enough income when they no longer receive it from their own labour. For business owners this is the time when they start planning for succession.

What will my legacy be?

People start asking this question after they retire. They come to the realization that they are near the end of their lives. They begin to think beyond their mortal existence and start contemplating what they will pass on after they are gone.

People asking this question

are quite serious about gifting their time and money to causes they care about deeply. It has been said that those who begin asking this question are the individuals who have the biggest impact on families, communities, society and the world long after they have departed.

There is a Jewish saying that applies to many in this group: "It is better to give with a warm hand than a cold hand."

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Success at poker tables runs in the family

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them more money than it was taking in. If the NHL Players Association was being run by accountants they could have figured that out too, but lawyers? Apparently not so smart.

Guidebooks were cancelled, the NHL season was put on hold, and I was in limbo. I could do little but wait for some common sense to kick in. In the meantime I started playing poker more and more, simply because I had time.

My accounting background was a big help, because so much of poker is about odds and numbers. I also read every poker book I could get, every poker article online I could find, and started making spreadsheets during online tournaments to track certain situations, as well as my progress.

And most importantly, I started to win. And win. And win. Then because I was winning I started playing more. I'd play online all day, and maybe three times a week I'd go with my daughter to play live poker at Seneca or travel to other tournaments, while she decided what not to do with her post-secondary education. Her decision, eventually, was to move to Las Vegas and try her hand at professional poker. Earlier this year she played in her first World Poker Tour event.

I wanted a terrifying nickname, something to strike fear into the hearts of my opponents.

Like Tiger, or Shark, or Death Ray, but none fit me, and most weren't unique. I had several online nicknames, including MapleLeaf5, in honour of the late Toronto Maple Leaf Bill Barilko. But they weren't going

to play well on TV and they didn't have universal meaning.

At one of the online sites I was ranked sixth for one year, a ranking that awards points based on your top tournament finishes. That was out of about 10,000 people at the time.

I won more tournaments than I can remember and finished in the money a high percentage of the time. I was keeping my head above water (barely) with my poker winnings.

The money wasn't paying off my debts, which were increasing at an alarming rate, but it was cash I wouldn't have had otherwise – in some cases significant amounts.

It certainly wasn't a dependable income source because anything can happen in poker, but often when I had to win, I did.

At the Seneca tournament, I took care of most of the fish at my table. They were playing scared, playing not to lose. I was there to win, which makes a big difference. In some cases I didn't even need to look at my cards to win a hand. One time I actually didn't look at the hand, just so I could tell my daughter that later. If anybody tells you winning at poker is all about the cards, they're not a good player.

I made it to the final table. The fish had long since been chased away. One by one the final 10 got whittled down until there were just three of us left. I had made over \$1,000 and was looking to double, even quadruple that amount when I won the whole thing.

This was after playing about five hours, which I think was a factor in my demise, but mostly it was because I tried to bully the young guy to my left. I didn't stop betting when I should have, and he

caught his card to eliminate me. I shouldn't have let it happen, but as in most poker tournaments, I learned something.

The good news is that I think I've also come up with a nickname, just while I was writing this. An accountant is smart, calculating, and studious – that's enough to frighten a lot of people. Plus it's my former occupation, and I don't think anybody else is using this name.

If I'm asked my nickname for a future tournament, I'm going to call myself Murray 'the Accountant' Townsend.

If that's not scary to other players, it probably should be.



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