



Are we shying away from discipline?

The other day I received what I consider to be a compliment. A friend of mine told me "***I was very disciplined***".

Now let me tell you, I am not disciplined because I am some kind of control freak (although at times, it can seem that way especially when I am on a mission). You see, over the years I have come to the conclusion that we might perceive discipline to be "drudgery". In fact, it is the only path to success.

This did not suddenly dawn on me. No, it came over time. I was happily rolling along, but not really getting anywhere special.

This got me thinking. "Why is it that a lot of people are way ahead of me in life, when I am at least as smart and talented as they are?"

The difference between me and the achievers was that they had decided where they wanted to go in life and then developed the plan and the discipline to get there. Whereas I had not decided where I wanted to go, which led me to where I was at the time, namely "nowhere special".

I think I was afraid of the "D" word, because I mistakenly had thought that being disciplined meant I would have to force myself to do things I hated, rather than choosing to spend my time on the things I enjoy or really wanted. It is a bit like being afraid of "budgeting" because that reeks of deprivation, right?

Subsequently, I did some work on what I call "visioning my future" and with that came "clarity of purpose". Once I had clarity – the "discipline" to achieve my vision was easy. Suddenly the dreaded "D" word transformed into two other "D" words, which I could whole heartedly embrace – "determination and dedication". It also came with a bonus called "commitment". So here are my questions to you.

- **Have you done some "visioning of your future"?**
- **What is your score card on your financial achievements?**
- **Are you just rolling along or are you clear about where you want to go?**
- **Do you have a financial plan in place to get you there and are you following it with great discipline?**
- **When was the last time you had a "check up" with your financial planner and wealth coach?**

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