

## GETTING AHEAD IN LIFE ISN'T ABOUT STUFF

BY MITCH ANTHONY

McClatchy-Tribune News Service

A man I know seemed to have it all. He had an in-demand practice at a large clinic that paid him hundreds of thousands of dollars a year. He had a huge house in his city's most upscale neighborhood. He had a second home on the beach. He drove new, expensive luxury cars. He was a member of the most exclusive country club.

Wasn't he a rich man? Don't we wish we could "get ahead" like he did? No -- he was very poor. His big houses, luxury cars and extravagant lifestyle ate through every dollar he made -- and then some. He piled up more and more debt. He may look as if he had gotten ahead, but he was getting further and further behind.

I meet so many people who say they feel like they are on the never-ending treadmill of trying to "get ahead." "Ahead of what?" is the first question I always ask. You need to clear your head about "getting ahead." Especially if you are at midlife and looking toward retirement, you must understand three things about the pitfalls of "getting ahead." First, debt just gets in the way of what you want. Second, you must be able to enjoy where you are in life and where you are going -- not where you think you should be. And third, you need to be the author of your life's script, not a helpless actor dancing to someone else's expectation.

Let's look at those.

Once you understand that unnecessary debt creates stress, you will want to unburden yourself. Do you remember when your money was yours -- when you could do with it what you wished? That was the richest point of your life. Even if you were only making \$1,000 a month, if \$750 stayed with you, you were rich.

Like my friend, if you spend all your money and take on debt besides, you are poor no matter how much you make. You have no options. You must make more and more money, no matter how that traps you. But if you spend less than you make, then your life is yours. You make the decisions.

"But how can I do that?" you ask. "Won't I look like a failure?" As Janis Joplin famously sang, "Oh Lord, won't you buy me a Mercedes-Benz? / My friends all drive Porsches, I must make amends." Forget what other

people expect. Forget that you expected to live like a millionaire by age 40.

Life is about trade-offs. You don't buy the luxury car so you can take the family on a great vacation. You don't buy the bigger house with a ballooning mortgage so you don't have to be stressed out at work.

It has been said that happiness is wanting what you have. So stop wishing you had what someone else has. Find contentment in what you have and enjoy it right now. If you are enjoying your life and doing meaningful work, you may find that the riches arrive on their own.

Finally, don't act out others' expectations -- whether they tell you or you think that's what they expect. Life is not a dress rehearsal, nor is it an audition. You are the actor in your own movie, and any expectations placed on you by others should be left on the cutting room floor.

So live well within your means. That ensures that your time belongs to you. If you can't enjoy life now, chances are you won't enjoy something better later. But if you live by your own script, odds are that the movie will have a happy ending.

And my friend? He sold his beach house, downsized to more modest vehicles that get him from point A to point B and joined another physician in opening a private clinic. He now works on the cases that he wants while pursuing his dream of doing two overseas mission trips a year in Third World countries. He goes to more baseball games. The worry lines are gone from his face, and he wears a big smile under his Twins hat.

That's not "getting ahead" -- that's being ahead.

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