## BUSINESS COLUMN

BUSINESS:

## If You Build It, They Will Come

How to build a successful financial practice

~William Bell, B. Math., B.Ed, RHU, CFP~



**Bill Bell:** at Stonehenge, Salisbury Plain, England — a Stone Age Megalithic "Field of Dreams", built c.1900BC by the Druids.

NE OF MY favourite movies of all time is *Field of Dreams*, from the mid-80's, starring Kevin Costner. My fond-

ness for this movie is certainly not because of the action scenes

(unless you count sliding into third base), or the scintillating special effects (it's no Star Wars), or because of the smouldering love scenes (sorry, there are none). It's because every time I watch it, it deepens my understanding of a simple powerful, and usually overlooked piece of

advice, "follow your dreams." Henry David Thoreau said,
"If one advances confidently in the direction of his dreams, and endeavours to live the life he has imagined, he will meet success unexpected in common hours." In "Field of Dreams" it's expressed differently: "If you build it, they

There is
nothing
more certain
than
the
realization
of
a dream

will come."
Ray Kinsella, an Iowa corn farmer, mysteriously, and repeatedly hears voices and sees messages.
He builds a baseball diamond in his cornfield, despite constant ridicule from his ~ (cont'd p 13)

CAIFA Toronto news, December 1999/ 9>

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neighbours who think he's gone mad. He tracks down a 60's writer turned hermit. Together they take off in pursuit of an old baseball player, eventually to discover that he's been dead for 15 years. All the while his bills are going unpaid and his family is on the brink of bankruptcy. He's con-

stantly in doubt, uncertain as to why he's doing these crazy things. But he can't stop. He's pursuing a dream.

"If you build it, they will come."

Most of us see this exactly the opposite way around. We believe that when they come, we will then build it. We start and build our practices, by "getting" clients. At first, we do anything and everything. We meet at all hours, with anyone interested, and sell – sell hard – to everyone who will listen, in order to make a buck. In our hearts we dream of how our business can be. But our bank account keeps telling us – "not yet."

Instead of pursuing our vision, and our ideals, we follow the old "proven" strategies. These strategies, we are told, have a track record of consistent results. But when we look at these "consistent" results, at the success rate of our agents over the past decades, what do we find? A trickle of true success stories, a sea of mediocrity, and an ocean of failures.

Successful people in our business will tell you that "successful people do the things that unsuccessful people won't do." We have come to believe that 'those things' are cold calling, squashing objections, manipulating circumstances, and twisting ideas to get what we want. We justify our strategies by proudly pointing out that what we have done is ultimately good, and point to stories of people who have benefited from our persistence and commitment.

But we ignore the wreckage we cause in so many ways to so many people, "doing the right thing." We find and plug problems, all the while leaving people still struggling to find a path towards their dreams. And we leave the business in droves, leaving countless disillusioned clients in the wake. When these clients ultimately undo our worthy deed by cancelling "the right thing", they turn it into a costly mistake.

Doing what others won't do doesn't mean doing what we believe is wrong. It means doing what we ~ (cont'd p. 14)

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believe is right, in the face of doubt. It means having the courage to pursue our dreams and ideals. It means having the faith.

Faith is a word generally applied to religion or spirituality. It applies to life. We don't attempt anything when we don't believe we have a good chance of success. And we can do literally anything,

when we believe we can't fail. The

cornerstone of our success is faith.

If you build it, they will come, is an expression of faith. The chicken or the egg is not the appropriate debate. What comes first is not our ideal business, or our clients. What comes first, is belief.

To build the business of your dreams, you must first know what that is. Write a vision statement of your business in five years. What does it look like? How do you spend your day? Who are your clients? What kind of relationship do you have with your clients? How much income does it generate? How many employees do you have? What is your philosophy? Why are you proud of this

you feel?

Now pursue that vision. Establish your business today to line up with that vision. State your philosophy, and live it. Establish your principles and values and

follow them.

business? What do your clients say about your business? What are the principles and values that you adhere to? How do

When you agonize over key decisions in building your business, let your vision be your guide. For example, suppose you have no full-time assistant today, but your vision is to have five employees in five years. Should you hire four or five of them this year? Of course

employees in five years. Should you hire four or five of them this year? Of course not, but you most certainly should hire at least one since you do see yourself delegating a great deal of the business' responsibilities now. Can't afford it now? Then you clearly have no faith that you ever will.

None of the other "keys" to

success – whether that be marketing, relationships, team building, communication, or whatever you can name – none of them mean a thing until you have a vision of what you want. When you know what you want, and can create a mental picture, you will have found the ultimate inspiration. And all the other 'stuff' will almost effortlessly fall into place.

It all starts with a dream. Take the dream, and build it into the physical

world. Then, as soon as you do, magically, mysteriously, and wondrously, the universe unfolds to provide you with the experience, and the results you had imagined. And even more.

Yes, it requires courage, commit-

ment, and determination to take this leap of faith. But nothing is more rewarding, more inspiring, and more fulfilling. In all the universe there is nothing more certain than the realization of a dream being confidently pursued by its dreamer. And nothing is more magnetizing, more alluring, and more compelling.

"If you build it, they will come."

They simply won't be able to resist.