

## Two Futures

Consider this, in 25-30 years our children will be doctors, lawyers, engineers, teachers, nurses, builders, realtors, etc. and have families of their own. What will the world look like in 25 years? In the last 15-20 years we have seen a world where a fax was the pinnacle of technology to "Tweeting" on our smart phones. The speed of our economy has grown exponentially, because technology has created economic conveniences. We bank online. We create presentations on airplanes. We video conference and webcast. Can you even imagine how much faster the world will move in another 30 years? I can't. If you will allow me some latitude to generalize, I believe our children will have one of two futures.

Future #1: They will be like many of us where spending has consumed their lifestyle. They will work hard for their paycheck. They may even own their own businesses, but in the end they will spend every dime they have until they cannot keep up. They will not have enough set aside for retirement. Does this sound familiar?

Future #2: They will plan their futures. They will save more. They will pay cash for items rather than using credit cards. They will have patience, and view wealth as more than the status of possessions, but as the security for their future. Does future #2 sound familiar?

Both Future #1 and Future #2 should be familiar to you, because they are no different than the reality we live in today. In other words this is nothing new. The questions you need to ask yourself is: 1) what future do you want for your children? 2) What will you do right now and in the future to help them achieve that future? 3) What is your plan?

*Grant Magers, CEO*

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