

The Creators

Ellen Schafer spends most of her waking hours talking to people about their hopes and aspirations.

Ellen, who is a financial planner of some 22 year's experience, considers that retirement planning is only one aspect of her job. She believes that whilst it is understandable that many people look forward to retiring from their working life it is the lucky few who never consider retirement that are the happiest.

Ellen says that some people see life as a series of chores they have to perform until the day when they no longer have to work for a living. Only then do they feel they have earned the right to finally relax and retire to do some of the things they enjoy before they eventually die. Others dream of winning Gold Lotto and quitting their job, but in Ellen's experience retirement or even winning a major prize does not ensure lasting happiness. "Most people could learn a lot from those that so love their work and life that retirement never even enters their head," Ellen says.

Ellen calls these people 'the creators' because they continually strive to reach their maximum human potential by creating a life they love.

Creating the life you would like to live does not happen overnight and it does not suddenly occur when you retire. In most cases there is a certain amount of courage involved in getting every aspect of your life to suit you.

"For example, our business community is literally teeming with people who have had the courage to move to the Sunshine Coast just because they

wanted to live here and many of those people had to be extremely creative once they arrived in order to earn a living," she says.

But the real 'creators' that Ellen is referring to refused to compromise their dream and created work that was consistent with the direction they wanted their lives to take. In some instances they created businesses from nothing and whilst they may have worked very hard for many years before the business was profitable from an observer's point of view they seem to be enjoying every minute of it. Of course, it goes without saying that 'creators' usually have a very supportive partner, which is consistent with living a happy life. The really good news is that people who love their work often become financially very successful, yet it never occurs to them to retire. They are already living their dreams.

"That's because they are artists in their own right and artists are absorbed in doing what they like to do," Ellen says. "Who ever heard of an artist who retired?" We are not necessarily talking here about artists who paint pictures or write poems. There are many people who employ creative ability in their particular industry and Ellen calls those people 'the creators' because they never stop thinking about new ways to enhance their business or different services to offer their clients. 'Creators' don't just work for a living they are engaged in what they do. They look



forward to getting up in the morning and coming to work. You can usually tell just how good their work might be the minute you walk into their business premises because even their surroundings exude creativeness.

Have you every walked into a popular dentist's surgery? The waiting room is comfortable and interesting and the receptionist is pleasant. When you meet a dentist who is a 'creator' he or she will have the latest technology, the surgery will be immaculate, the assistant will be sensitive to your needs and there will very likely be something engaging to watch on the ceiling while they are working on your teeth. The dentist will be able to put you at ease and you will feel comfortable letting them work inside your mouth and you will relax knowing that they will not hurt you.

It takes a lifetime to reach your full potential in life because the notion of 'making it' is a version of the dream of being able to retire. Creators never 'make it' because they keep on developing their skills. Creators are in a never-ending evolutionary stage of life. The more they create and the better they get at what they are doing the more innovative they become.

Ellen believes that her own business falls squarely into the category of 'the creators'. Although Ellen has a Masters in Applied Finance, she says that innovative financial planning comes with

creative thinking and communication skills that intuitively employ the client's own imagination. Financial planning is a joint effort between the financial planner, the client and in many cases the client's accountant. Good financial planners are strategists with the ability to help their clients reach their maximum financial potential. Ellen Schafer & Associates begins that process by inviting potential clients to attend a free three-hour investment workshop. "That initial workshop is designed to stimulate the participants to think outside the square and introduce them to a different way of thinking about their money, investment and life. We are constantly on the look out for clients who don't just want to invest money but who want a financial planner who can make a real difference to their lives".

Ellen says that although happiness is not necessarily a byproduct of becoming wealthy it is difficult to enjoy a happy life if you do not have enough money to do the things that you would like to do. "Fortunately wealth creation is pretty simple and once you have learned the basics you will find the money follows."

You can contact Ellen Schafer's Buderim office by phoning 5445 6044 or going to the ES&A website www.esafinance.com.au.

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