

There's no place like home

By Scott Lebin

One of the topics we as financial planners often discuss with families is how financial resources can improve their quality of life. As we begin discussion, one question we ask most often is, "If you had all the material things you want, what would you choose to do? How would you choose to live the rest of your life?" Sometimes the answer is, "We would keep doing just what we are doing now." Some people say, "We would choose to spend more time with my family." Other people say, "We would choose to dedicate our lives to providing help and resources to charities or causes for which we have a passion."

As you can see, there is no one right answer but a multitude of ways that people can choose to live their lives. Unfortunately, many times the perception is that a fulfilled life can come only with accumulated assets and a bundle of discretionary money.

That is a myth that I often like to challenge. There is no better place to use as an example as a place to live, where a family can enjoy experiences together, than live in Geneva. There are so many events and places to enjoy: let's begin by realizing the beauty of having the Fox River run through the center of town. The activities on Island Park, the water fowl and fishing, great bike trails and the beautiful sight of our environment help make this town a picture post card friendly place. Fishing as a family, biking as a family, attending folk festivals, and film festivals as a family are activities we can do in our own backyard.

From the river banks we can walk up to some major festivals that create unique experiences throughout the year. Families attending and participating in Swedish Days, the Art Fair, the Concours, Festival of the Vine,



Photo: Maurice Victoria

Santa and the tree lighting including the weekend house walk all make the town come alive with a unique ambiance for each occasion. A town thriving with activities for the whole family without the cost of traveling a great distance to spend quality time together playing, laughing, and just being together.

As a financial planner, I know that we constantly appreciate how important time is to our clients. Spending a lot of money to travel to a far off place to have quality time together isn't a necessary ingredient when many of those opportunities are in the community in which you live. Yes, sometimes we overlook that tremendous benefit just because we are so close to it. It isn't a surprise that families travel great distances to attend our events. What is astonishing is that residents of the community in which we live take these experiences located nearby for granted and never participate or make a special effort to have the time to enjoy moments together in the town in which they live.

Part of your yearly planning for 2014 should be to take advantage of

at least one new experience within Geneva. Pack a picnic or attend a festival or bike along the Fox River or eat at an outdoor patio at one of our fine restaurants. Make your home a place of memories for your whole family. The real reason most of us moved to Geneva or have stayed in Geneva from birth is that it has always had the "Picture Postcard" image of a place that offers a warm, cordial, and fulfilling feeling of an America many of us remember from our own childhood. Let's make the most of what we have and remember that our world of memories isn't created by the money we accumulate but it is created by the relationships and unique experiences we share with our families and neighbors. ●

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