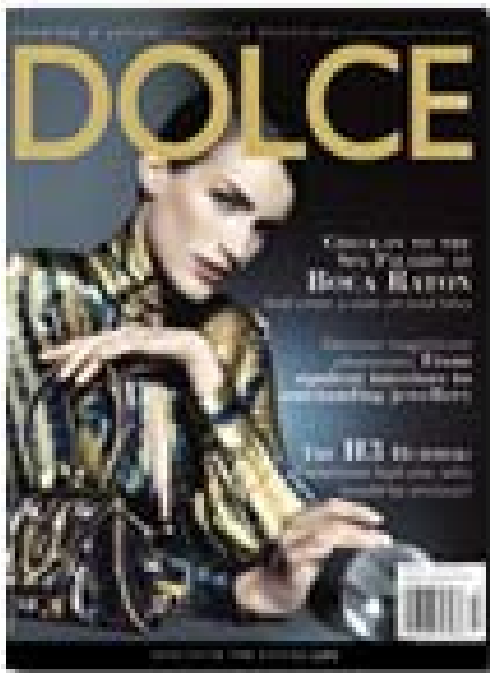




# **A Road Map, A Compass And a Final Destination**

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# A Road Map, A Compass, And A Final Destination

An Excerpt from *3 Dimensional Wealth*  
by Roey Diefendorf and Bob Madden

**B**efore a journey is started to an unfamiliar place, it is common practice to consult a map, a two-dimensional illustration covering the area to be travelled that usually includes the starting point and the final destination. The map provides information regarding routes available, the shortest distance to the destination, the most scenic route, and, possibly, the fastest way to get there. Knowing before going is a valuable principle, otherwise, as Yogi Berra observed, "If you don't know where you're going, you'll end up somewhere else."

Travellers who want to record the distance of a trip and route information for future reference will set a vehicle's odometer to zero at the onset of the trip and note the mileage at the end of the trip. They may also highlight their maps to mark the most desirable routes. Travellers may differ as to the routes they will take to a common destination. Some will choose the shortest route and others will choose the most scenic route, but if the maps are used properly, all the travellers will eventually arrive at the same destination.

Just as a road map is used for a traveller's journey, a "life map" is used for an individual's journey through life. This journey involves choices or detours that may steer you away from your intended direction. Following clearly charted roads is essential if you are to avoid pitfalls and achieve your goals. A life map, a representation of your life, will enable you to successfully reach your destination.

Throughout your lifetime, you have been influenced by your parents, family, friends, culture, and environment. These influences are critical to the

development of your core values, beliefs, and attitudes, which form the boundaries of your life map. Your convictions dictate how closely you follow the road.

Your life's road map can be depicted in one, two, or three dimensions. A one-dimensional road is straight with no curves, rises, or dips. It is a life with one goal, one destination, and no freedom of choice. It is reminiscent of a worker ant whose sole purpose in life is to build a home for the queen ant and then die. The worker ant does nothing for its own benefit. The one-dimensional road may allow for a short stop along the way, but it will never allow the traveller to reach his final destination. An example might be the individual who



take. A two-dimensional map can be drawn for your personal, financial, and social goals. When these two-dimensional life maps are integrated and synchronized, you will have created a three-dimensional map. Blending your two dimensional life goals from each of the three dimensions of your wealth will lead you to 3 Dimensional Wealth.

A successful journey begins with a well-devised plan. The plans necessary to embark on life's journey to significance also require advanced preparation.

*Your journey is a process that is guided by your moral and spiritual paths. The steps you take and the paths you choose determine your final destination. Likewise, you must plan for your children's life journeys by providing them with moral influences and a sense of direction – a moral compass.*

To assist you in reaching your final destination, you will be shown how to create a life map that will lead you to your final destination, which will be determined by you. The life map will be a 3 dimensional representation of the three facets of your life: personal, financial, and social. It is the first tool you need for your journey.

In addition to a map, a compass can be a valuable aid in maintaining proper direction, especially when the road twists and turns. The compass always points to magnetic north and doesn't change unless it is seriously perturbed by external influences. Bob Madden pays tribute to his father's service in World War II as an infantry officer with the 94<sup>th</sup> Infantry Division in Europe. Bob's dad carried a silk field map of the combat area in his belt. However, the map was only one part of his safety net. When the map was used with a compass, determining location and direction were greatly facilitated. In addition to his map and compass, the other indispensable part of his "survival kit" was a Bible. This gave him the "road map" and "compass" he needed to navigate through life. As a reminder of his dad's safety net in times of peril, Bob has the map encased in glass along with his dad's well-worn Bible.

While a life map provides a pictorial representation of your life, a compass determines your direction and helps keep you on course. In William Bennett's *The Moral Compass*, his basic assumption is that much of life is a moral and spiritual journey. Your journey is a process that is guided by your moral and spiritual paths. The steps you take and the paths you choose determine your final destination. Likewise, you must plan for your children's life journeys by providing them with moral influences and a sense of direction – a moral compass.

There are two aspects of a compass that parallel your understanding of life, and your moral compass is analogous to these aspects. First, the compass needle must point in a definite direction. If undisturbed, the needle will align with magnetic north. Since the compass is based on a magnet, objects containing iron that are in close proximity to the compass – such

pursues a career that is not compatible with his talents but fails to change jobs because he is in a comfort zone. This person is travelling a one-dimensional road.

A two-dimensional road map is analogous to a Rand McNally Road Atlas that, in addition to the usual road map features, may include major construction sites, "best of the road" trips, and a list of URLs of sites where travellers may find additional information. The two-dimensional road map for life is a picture of where you are at present, where you want to go (final destination), and stops along the way (goals), all enclosed within the parameters of your core values, beliefs, and attitudes. Many roads will lead you to your final destination; the choices you make determine the road you

as motor vehicles, belt buckles, mineral deposits, power lines, and electric motors – can cause perturbations. On a long trip, an error of a few degrees early on can place you many miles from your intended destination. Therefore, it is imperative that you determine your “north” before beginning your journey. You must ensure that impurities do not cause your compass to indicate a false direction.

Dishonesty is an example of an impurity that can adversely influence your moral compass. Disregard for honesty can have catastrophic consequences. Even a “minor” dishonest act can have a major influence on your path and, ultimately, your final destination. You may not always travel in a northerly direction, but it will always be your reference.


The second aspect of a compass is the plotting of a course relative to “north.” This is accomplished after you take inventory to determine where you are in your life and visualizing where you want to be.

This leads us to the third and most important element of the travel kit, your final destination. Your final destination is analogous to your mission statement, or your purpose in life. If you want to remain in place, or mark time, you have no need for a map or a compass. However, if you can visualize your destination and articulate where you want to eventually be, you have planned well.

***You Get Nowhere if You “Mark Time” Through Life.***

When you take inventory of your current situation and then determine where you would like to be, you must establish a route that will take you to your final destination. Your destination is a product of your vision, or how you hope to express your purpose in life. Your vision must be determined before you establish short-term goals, objectives, and strategies. When you read the road map, you view the roads that you can take as strategies to realize your visions. Goals are the stops made along the way and can be used to measure progress toward your vision.

In summary, life is a journey that requires planning. A life map portrays the terrain to be traversed, delineates alternate routes to your destination, and indicates possible stops along the way. A compass is necessary to check your direction and keep you on course. Lastly, your final destination, or vision statement, provides focus for your journey.

Destinations and visions vary from person to person. Some people have destinations and visions very similar to your own, while others have neither destinations nor visions. Before you begin your journey, it would be helpful to avail yourself of the experience of someone with a destination and a vision similar to your own who has successfully made his journey – especially if he has marked the best possible route and provided you with the best equipment you will need when you arrive at your destination. 

*Roey Diefendorf is the author of 3 Dimensional Wealth: A Radically Sane Perspective on Wealth Management and is the fourth-generation CEO of Diefendorf Capital Planning Associates. Learn more about the book and Roey at [www.3DwealthTheBook.org](http://www.3DwealthTheBook.org).*

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