

One Advisor's Focus on Joy and Gratitude

If you prefer working with clients who need help paying off debt to working with clients who want help choosing their next yacht, you have something in common with advisor Donna Skeels Cygan. She has committed herself to keeping her practice at its current level while inspiring others to adjust their priorities to focus on joy and gratitude, according to ThinkAdvisor.

Cygan, who runs Sage Future Financial in Albuquerque, N.M., is the author of *The Joy of Financial Security*. She says America has become too fixated on materialism, which leads people to live beyond their means by incurring massive debt, according to the article. Declining real incomes over the past decade, on an inflation-adjusted basis, exacerbate these sources of unhappiness. Better to reflect on things people already have — like time with their families — and be happy with that, she says in the article.

Adding clients to Cygan's \$85 million firm would be easy, the article reports, since she receives referral offers all the time. But more business would take too much time away from her family. She already went down that route once, with a previous practice that she ended up selling. Now she's content to help her small roster of clients with tax planning, retirement projections and updating their net worth statements, according to the article.

By year-end, Cygan will complete and add a free e-book for other financial advisors onto her website. The book will show advisors how to enhance clients' sense of purpose, gratitude, volunteerism and creativity — and, she says in ThinkAdvisor, to minimize their obsession with money.

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