

# WHY?

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You probably know **WHAT** I do. You might even know **HOW** I do it.

But do you know **WHY** I do it?

**SENIORS** can be grouped into two categories:

**CATEGORY ONE:** Seniors who live the way they do because they have no choice; and

**CATEGORY TWO:** Seniors who live the way they do because it is their choice.

**PRE-SENIORS** (you know who you are) can also be grouped into two categories:

**CATEGORY ONE:** Pre-seniors who, because of the decisions they are making, are on a trajectory to join Category One of seniors.

**CATEGORY TWO:** Pre-seniors who, because of the decisions they are making, are on a trajectory to join Category Two of seniors.

My **WHY**? Because I want as many clients as possible to make the decisions that will put them comfortably in both second categories. My goal isn't to make my

clients rich; my goal is to make sure that their enjoyment of their golden years is not reduced by the bad decisions they could have avoided.

There was a time long ago when it looked certain that I would spend my senior years in category 1. But at age 30, I created a plan to change that trajectory. Now I'm happily and comfortably in **SENIOR CATEGORY TWO**.

Here's my story (and more of my **WHY**). After you read it, tell me if you think that saffron is my color.

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