

A major part of my job is helping people reach their financial goals in life. Over the course of my career, I've found that while things like planning, saving and investing are crucial, *equally* important are qualities like perseverance, hard work, gratitude, and adaptability.

Whenever the road to our goals seems long or daunting, it is helpful to look for inspiration. Therefore, today I will be sharing some words to live by about an underrated quality: Adaptability and the willingness to change.

*"There is nothing permanent except change." – Heraclitus*

Have you ever worked toward a goal only to find the process isn't quite what you thought it would be? It's a tale as old as time. It happens when someone starts hitting the gym after years of staying away. When someone returns to school to finish their degree. When someone wants to finally write that novel kicking about in the back of their head. When this happens, people's responses are often the same:

*"It's harder than I thought."*

*"I don't want to do it that way."*

*"This isn't how I thought it would be."*

I've certainly thought these things on many occasions. When I do, I remind myself of this quote by Maya Angelou:

*"If you don't like something, change it. If you can't change it, change your attitude."*

The fact is, achievement doesn't take place in a vacuum. It happens in the real world where new obstacles and challenges will constantly present themselves. New demands on your time will perpetually arise. The skills you have long had, or the knowledge you've long possessed, may not be enough. That's why *adaptability* and a *willingness to change* are crucial if you want to reach your goals.

*"I can't change the direction of the wind, but I can adjust my sails to always reach my destination." – Jimmy Dean*

When working toward your goals, accept and welcome the fact you may have to change your habits, expectations, schedule, work ethic, or maybe even your comfort zone. Change may be difficult or sometimes even downright unpleasant. But, if the goals you have set for yourself are *truly what you want the most*, then it is absolutely worth it.

*"You cannot change your destination overnight, but you can change your direction overnight." – Jim Rohm*

As time passes, the world will change. As the world changes, our lives will change. And as our lives change, so too will the road we must take to reach our goals. When that happens, embrace it. Don't get stuck in the past. Or, as the great Will Rogers once said:

*"Don't let yesterday use up too much of today."*

These are the views of James Steen. No independent analysis has been performed and the material should not be construed as investment advice. Investment decisions should not be based on this material since the information contained here is a singular update, and prudent investment decisions require the analysis of a much broader collection of facts and context. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.

All economic and performance information is historical and not indicative of future results. The market indices discussed are unmanaged. Investors cannot directly invest in unmanaged indices. Investment Advisor Representatives offering securities and Advisory Services through Cetera Advisors LLC, member FINRA, SIPC, a broker/dealer and Registered Investment Adviser. Petra Financial Solutions is not affiliated with Cetera Advisors LLC. Petra Financial Solutions, Inc. 385 Regency Ridge Drive, Dayton, OH 45459-4252.