

# HEALY WEALTH MANAGEMENT

FEBRUARY, 2015



**JOHN HEALY, CFA**  
**CHIEF INVESTMENT OFFICER**

As a Chartered Financial Analyst equipped with a Wharton MBA and over 25 years of experience, John is committed to serving his clients. Healy Wealth Management is an independent, full service firm dedicated to helping individuals, families, and small business owners develop and follow personalized strategies to pursue their goals.

Healy Wealth Management is affiliated with Integrated Financial Group (IFG) and associated with LPL Financial (LPL). IFG has been chosen by the Atlanta Business Chronicle as one of Atlanta's Top 25 Financial Planning & Advisory Firms since 2004 based on assets under advisement. LPL is the largest independent broker-dealer in the nation, as reported by Financial Planning magazine, June 1996-2014, based on total revenue.

## Through the Looking Glass

In Lewis Carroll's *Alice's Adventures in Wonderland*, Alice asks the Cheshire Cat, "Would you tell me, please, which way I ought to go from here?"

"That depends a good deal on where you want to get to," said the Cat.

"I don't much care where," said Alice.

"Then it doesn't matter which way you go," said the Cat.

This dialogue is commonly used to promote goal setting. Because Alice doesn't care where she's going, the implication is that she'll run into trouble. Better to yearn for and seek a destination than to cast herself at the mercy of fate and perhaps fall into ruin.

The first step for any achievement is to care. Caring, desiring, aspiring – these are necessary attitudes for any attainment and go hand-in-hand with setting goals. Most financial goals involve asset growth, income generation, or a mix of both - none of which can be left to chance, good fortune, and luck. With few exceptions, a certain amount of dreaming, hoping, wishing, DESIRING and PLANNING must occur.

We all have financial goals, whether we acknowledge them or not. At one extreme are the ultra-rich who are driven to accumulate more. In our last newsletter, we cited four people who fit this profile - Bill Gates, Carlos Slim, Amancio Ortega, and Warren Buffett – currently the four wealthiest people on earth. Even Bill Gates, while now active in philanthropy, remains an influential force at Microsoft, the source of his great wealth.

At the other end of the spectrum are the ultra-poor. Studies indicate that poverty promotes low aspiration levels. In his book, *Self-Efficacy: The Exercise of Control*, psychologist Albert Bandura writes that aspiration levels can be explained through the two dimensions of "self-efficacy" and "locus of control." Self-efficacy refers to the beliefs a person has about his or her capacity to complete a certain task or achieve a goal. The locus of control, in contrast, refers to whether or not people believe they can control the events in their lives. To have productive aspirations, they must perceive themselves as both capable and in control of their lives. The disbelief in control can stem from a person's immersion in a socially immobile structure, like a rigid caste system.

While aspiration levels among the ultra-poor may be very low, they still have aspirations. The key question is whether or not these aspirations have become goals. No matter where a person is on the spectrum between the ultra-rich and the ultra-poor, the most critical factor in turning aspirations into goals is attitude. It's what makes someone set a goal, work hard, and persistently overcome setbacks along the way to achieving it.

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At Healy Wealth Management, our mission is to help people achieve their financial goals. We seek to be an unbiased positive emotional influence, a truthful architect for your plan, and a well-informed guide through the ups and downs. We will get to know you, what you are looking to achieve, your concerns and any problems you face. In constructing your blueprint, we'll take what we know about you and try to create a future picture in which all of the pieces fit together – through the looking glass.

### A Second Opinion

Comparing services, prices, expectations, etc. can be hard. Whether you're looking for a financial advisor, or you currently have an advisor but would like a second opinion, consider these criteria when evaluating your relationship:

Customization    Experience    Investment Approach    Accessibility

With more than 40 years of combined experience in the financial industry, we have seen our clients through several full financial cycles. We do not offer a "cookie-cutter" approach, or "one-size-fits-all." We value communication with our clients, and consider it a two-way street. In other words, we expect our meetings with you to not solely consist of us presenting to you. Instead, we focus on your needs and desires, acting as your personal Chief Financial Officer staying aware of any changes in your financial situation, and helping you to identify your financial goals for the future.

Contact us to schedule a second opinion.



**KATHY HEALY, CFP®**  
**WEALTH MANAGEMENT ADVISOR**

Kathy is a CERTIFIED FINANCIAL PLANNER™ practitioner with an MBA from the University of Alabama at Birmingham and over 15 years of experience. She founded Healy Wealth Management in order to provide sound financial advice and guidance to clients. Her passion is articulated in the firm's mission to help people define and achieve their financial goals - an area of life secondary only to one's relationships and health.

*"Having worked on both ends of the spectrum, e.g., in very large corporations and as an independent advisor, our partnership with Integrated Financial Group and association with LPL Financial is the perfect combination of bench strength and independence necessary for implementing personalized strategies with clients."*

Healy Wealth Management, Integrated Financial Group, and IFG Advisory, LLC are separate entities from LPL Financial. Securities are offered through LPL Financial. Investment advisory services are offered through IFG Advisory, LLC, a registered Investment Advisor.

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