

# How Do You Know We Are a Good Fit?

By Chad Disbennett

*“Chad, you said that one of the things Warren Buffet looks for is someone he enjoys spending time with. How do you know whether it is going to work out when you meet a new advisor?”* asked Mr. Geo, a successful business owner.

That’s a very good question. Here’s what I know: there must be a good fit for long-term success. While you are evaluating an advisor for a good fit, they must be evaluating you as well.

We reviewed our most enduring relationships and have identified Seven Key Characteristics.

---

## 1. They Live Their Life by Principles

Principles like honesty, integrity and hard work—to name just a few—are the foundation of everything that they do. They do not sacrifice principles for results... the ends never justify the means.

## 2. They Know the Value of a Dollar

Mr. Huston, a southern Ohio mason business owner, said it best to me, *“I’ve worked hard for every dollar that I have, and I’ve shed blood, sweat and tears to get it. I’ve risked and sacrificed to build this business and keep it going, and I don’t want to pay one penny*

*more than in taxes than I am required.”*

They have worked hard to earn, save and accumulate their money.

## 3. They Believe Wealth is More than Money

They know that True Wealth has many dimensions... including personal, spiritual, social, and intellectual capital. They believe all wealth is worth preserving.

*“I believe that relationships are more important than my money. Obviously I want to have enough money to secure my lifestyle, but I also want to positively impact my family and my community.”* confided Ms. Dumont, a long-time widow.

## 4. They Are Open to New Ideas

They understand that there’s no monopoly on ideas, no corner on the creativity; therefore, they approach new ideas with an open mind. Many have a reasonable plan and good advisors... yet, they are open to move to the next level.

## 5. They Know Strategy Trumps Tactics

Their experience has taught them the simple strategy used by all hunters: aim before you fire. Even though strategy requires more time up front, it can pay off in the long run.

## 6. They Know What They Do Well

By implication, they know what they don’t do well.

*“I tried the do-it-yourself route with my money. What a disaster! I know enough to be dangerous... besides, I can make more money with my time than it costs to delegate.”* shared Mr. Maxson, a business owner who recently converted the wealth in his business to cash.

## 7. They Care about Value and Quality

They agree with John Ruskin who said *“There is hardly anything in the world that some man cannot make a little worse and sell a little cheaper, and the people who consider price only are this man’s lawful prey.”* They hire, respect and reward talented specialists...and desire win-win relationships with people they enjoy.

These Seven Key Characteristics have been the foundation for every enduring relationship we have... and we look for them in everyone we work with... whether business owners, retired professionals or women on their own.

Chad Disbennett, Certified Financial Planner™, is a financial author, teacher, consultant, and creator of the Wealth With Clarity™ Process. Mr. Disbennett can be reached at (740) 277-6172.