

## FIRST CLASS TICKET BY TYSON RAY CFP®

**We guide people with a life-changing relationship by helping them plan their life, manage their wealth and change their world.**

The *M* in *FORM* stands for Mission. It clarifies what we want to accomplish for you, our clients. Our partnership is designed to help you understand and live out your own Mission. Notice there is a path to helping you... *Plan – Manage – Change...*

One example from earlier this year reminds me of how this is lived out in Bob and Sue (their names have been changed to protect their privacy). Bob retired last year at age 70. It took Sue and me over 5 years to convince Bob that it was okay to retire - he had worked hard and it was time to allow himself to enjoy the fruits of his 40-year career. Soon after Bob retired, he was diagnosed with cancer. After working all his life, his first year in retirement was spent fighting for his life. Fortunately, with frequent doctor visits, surgery, chemo and radiation therapy, the cancer was beaten back into remission.

This spring, Bob and Sue met with me to review how they were going to enjoy their second year of retirement. "Tyson, we are going to take *The Trip*," Bob said. Sue enthusiastically went into the details of the European river boat cruise. They explained it had been on their bucket list for some time. Bob's career didn't allow him a month off to enjoy this trip and it was something they had dreamed of doing. They ended the explanation by telling me how much it would cost. Actually, they worded the \$10,000 price tag more like a question than a statement. I have seen this many times in the past 15 years. Clients who spent their whole lives as savers are now making the transFORMation into spending their savings. They look at the things they have saved for all their lives and are now afraid to spend their savings. In many ways, they seek our approval to spend their money.

A moment of silence fell across the room as I looked at these two dear people. They were looking at me the way my 5 year old son looks at me when he really wants a new toy. Both my son and this couple want my blessing and my guidance as to how to pay for this purchase. I had one question. Bob asked, "What

is it?" prepared for my disapproval. I replied, "You are going to fly first class, right?" Bob and Sue looked at each other in shock. Bob turned back to explain, "Tyson, the only time I have ever been in first class was when I was walking back to my seat in coach."

I told them I loved the idea of the trip, but only if they flew first class. I reminded them they spent their first year of retirement fighting cancer and didn't spend much of the money we had set aside for them. I also pointed out how their accounts had grown and there was more than enough money to enjoy this little extravagance. They struggled with the idea of spending even more on the trip. Finally I told Sue, with their permission, that I was sending their bank account the extra money for the first class tickets.

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## 11,000 DAYS OF RETIREMENT BY TYSON JON RAY CFP®

**Today it is not uncommon for people to live past 95 years of age. This means the 10,000 people every day who are turning 65 (according to Pew Research Center) have the opportunity to look forward to almost 30 years or more in retirement. Our goal is to help our clients keep perspective on how long they may live in retirement. Many didn't think they were going to live this long, and they certainly don't think they're going to live to 95 or beyond.**

Let's put this in perspective. 30 years multiplied by 365 days is just 50 days short of 11,000 days that you may live in retirement. Think of it as going on a trip. Let's imagine that when you turn 65, you are going to take an 11,000 mile trip, which is roughly equal to traveling halfway around the world. Like the movie *Planes, Trains, and Automobiles*, let's assume that you are going to fly some of the distance, take a train some of the distance, and drive some of the distance. You may walk some of the distance, but you're going to travel halfway around the world.

If you're going to travel 11,000 miles, you need to have a plan. How are you going to get there? Where will you go? What will you see along the way? What are your warning signals? Obviously, if the car's check engine light comes on, you may need to adjust and have some contingency plans. If you miss a flight, what are you going to do? There may be some obstacles to tackle along the way.

Having a plan is important if you're going to travel 11,000 miles, but it would be excessive to assess your trip at every single mile. You can keep track of how fast you've gone. You can track fuel economy. You can keep track of many things with technology, but what would it be like if after every mile you received an assessment of your trip thus far? You would hear data about fuel efficiency, tire wear, fluid levels and traffic flow. Every mile. If we had a piece of equipment that was reporting

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## LONGEST LIFESPAN

Jeanne Louise Calment (February 21, 1875 – August 4, 1997) was a French supercentenarian who had the longest confirmed human lifespan in history, living to the age of 122 years, 164 days. She lived in Arles, France, for her entire life, outliving both her daughter and grandson by several decades.

To put some perspective on her life, she was born the same year that Tolstoy published *Anna Karenina*, a year before Alexander Graham Bell patented his telephone, and 14 years before the Eiffel tower was built. She met Vincent Van Gogh when she was 13 years old. Jeanne Louise reportedly used to eat more than two pounds of chocolate a week, took up fencing lessons at age 85 and rode a bicycle until she was 100. She entered the Guinness Book of Records in 1988.

She was quite alert all her life and is quoted on her 120th birthday as saying, "I've waited 110 years to be famous, I count on taking advantage of it." She also said, "I wait for death... and journalists."

Calment became the last living documented person born in the 1870s when the Japanese supercentenarian Tane Ikai (born 1879) died on July 12, 1995, and thus, she was more than five and a half years older than any other living human being until her death over two years later. Her lifespan has been thoroughly documented by scientific study. More records have been produced to verify her age than in any other case. ■

Sources: *UC Davis*, [ucdavis.edu](http://ucdavis.edu), and *Wikipedia*



## MAKING AN IMPACT BY LUKE KUCHENBERG CFP®

**Today the world moves fast. For many of us, our daily lives are filled with family and work obligations that do not leave much time for anything else. We try to take time to slow down, and some of us actually do. However, the vast majority of us seem to have a hard time breaking free of being “busy” to notice something new. I can be one of those people. I, too, get caught up in the fast pace of life. That said, I have been fortunate to not only have a great family and friends, but also some wonderful organizations of which I am a part. They help me break free of the rut and take a look around. Recently I had such an experience and I believe it is worth sharing.**

For those who may not know, I have been a member of the Elkhorn Kiwanis Club for the last 9 years. Kiwanis International is a global organization of members dedicated to serving the children of the world. Kiwanis and its family of clubs—nearly 600,000 members strong—annually raise more than \$100 million and dedicate more than 18 million volunteer hours to strengthen communities and serve children. Here locally, we have a proud history of over 90 years of service to the city of Elkhorn and surrounding communities.

I have been honored to serve as our club’s president

for three terms and I have also been a member of the executive board since I joined in 2004. While our club has participated and made an impact in a number of areas over my nine years, there are two recent efforts that really make me proud to be a Kiwanian. One is our partnership with the Kiwanis Aktion Club at VIP Services in Elkhorn, and the other is a project we recently took part in which provides iPads for children in Walworth County who are living with Autism.

If you are reading this article and have not yet been able to see what our community and the talented staff are doing at the Lakeland School, please do yourself a favor and take a look. Their mission in special education is to have no child left behind; with love, patience, guidance, and with faith, all children can be given a chance to make their own way. Up until a few weeks ago, I had never taken the time to see or learn about this wonderful place. When our Kiwanis Club, in participation with the Kiwanis Aktion Club at VIP Services, teamed up to buy the iPads, I had the opportunity to witness something new and I felt the impact of serving this greater purpose. I was honored to award one of the iPads to a young boy that attends the Lakeland School. I was invited there by his teacher and the Director of Special Education to present the iPad to him on behalf of our Kiwanis Club.

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## FIRST CLASS TICKET

A month later during a review call, I asked Bob if he bought the first class tickets. Bob confessed, “No, we bought business class.” I laughed and said that was close enough. Later that summer they took their trip, and I had the opportunity to sit down with them this fall to hear all about it. I took a great amount of satisfaction hearing about how the upgraded seats enhanced the trip. “Tyson, you get your own TV! Tyson, the seat lies back almost flat! Tyson, they give you real food! Tyson, you get a warm, moist washcloth before and after your meals! Tyson, they wait on you hand and foot! Tyson, you have a bathroom reserved just for business class passengers! Tyson, we arrived and returned home so much more refreshed because we could actually sleep a little on the trip.” They had a lot to say about the river boat cruise as well, but the recommended upgrade made the trip. **Plan – Manage – Change.**

For years we have worked with Bob and Sue to plan out their retirement. We planned how much they would need and when; we managed their investments around that plan, being sure to set aside the funds needed for them well in advance. We sought to balance risk and returns for the life plan we created. The best part was seeing the change. Changing Their World... We know helping a client buy a business class ticket might not seem world changing, but it was to them. Changing the world can be as simple as helping someone enjoy something at another level, helping someone smile or experience peace of mind.

I smile when I think that out of all the accomplishments of 2013, with the market’s upswing and clients’ accounts growing, one of my greatest memories will be of Bob and Sue allowing me to help them buy an upgraded plane ticket. ■

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## MAKING AN IMPACT

On that day, with his father and brother in attendance, I was able to give this young boy a tool for him to use to continue to make his own way. Not only was the boy excited, but so was his father. He was thankful to our group for the impact we have made in his son's life.

There are many popular sayings in our culture about doing things like this. Whether it be "giving back" or "paying it forward," these are terms we use to describe something

like the experience I had. I believe those phrases have it backwards, or at least put the emphasis on the wrong thing. If I say I am giving back or paying it forward, I feel that means the act of kindness is still all about me...about how I made something better, or how I feel about it. In retrospect, I really think this experience was not about me, but all about this little boy. He truly made an impact on me, not vice-versa. I have been blessed. ■

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## HOLIDAY TOY DRIVE

At this time of year, with the holiday season upon us, many of us pause to reflect on what is important to us and all the things we are thankful for in our lives. We too have these thoughts and think about all the things we are blessed to be a part of - from our own families and all the blessings they bring, to you, our clients and the relationships we have built over the last 15+ years. While we are fortunate in so many ways, there are plenty of good people that are not as fortunate. The children in these circumstances are the ones that really tug at our hearts.

As in years past, we are participating in the 2013 Christmas toy drive for children in need in Walworth County. We are collecting new, unwrapped children's toys at our office and giving them to the Walworth County Holiday Care Program. Last year this wonderful program served more than 800 families and over 1000 children. We are proud to again be able to help them serve so many at this time of year. Thank you for your support and for helping the children of Walworth County to have a more Merry Christmas! ■

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## 11,000 DAYS OF RETIREMENT

this information to us at every mile, we would want it dismantled or shut off. Using a GPS in an automobile may make some sense, but even a GPS will go silent as long as you're on the road or path you're supposed to be on. When you're on an 11,000 mile trip, what you are truly worried about is making sure you get to the destination. So, you may ask, what's my point?

My point is that every day 10,000 people are turning 65, and every day, for the next 11,000 days, they're going to be alive. We have media and financial information shouting at us not just every day, but literally every second of every day. We can check our phones, turn on our computer or TV and get financial reports any time of the day. We think it's important to constantly track our finances. What have I done year-to-date? What do I need to do differently next year? What's the hot idea right now? What should I change? How is my sister, brother, friend, classmate, co-worker doing compared to me?

The reality is that most of the time, once properly positioned, it's important to not react to too much information. It is often irrelevant to our 11,000 day journey. If we need to turn off the road because there's a hazard coming, or there's a reason to take a detour, or it's time to change vehicles and get into something more efficient, then we should make adjustments. However the vast majority of the information that clients are assessing on a daily basis is irrelevant to the journey they're on. Yet almost daily they're being

told that they should be paying attention; that they should be making adjustments; that this stuff matters! In reality, it doesn't. If the captain of an airplane gave a mile-by-mile assessment of how far you've flown, where you're at, what your fuel efficiency is, and what level you're flying at, you wouldn't want to be on that flight because you wouldn't want to be disturbed that much. Yet we let ourselves be constantly disturbed and disrupted by the markets and the day-to-day fluctuations and reporting on those events.

The greatest thing we do for our clients is assess where they want to go, what they have to get them there, assess the likelihood of making that happen, put a plan in place, and execute that plan with diligence. We want to make sure that the day-to-day information doesn't cause us to change our desire to travel this 11,000 day journey.

At FORM Wealth our objective is to create for you a GPS, a 'goal-positioning service.' As you identify a goal, we will try to position your portfolio to help get you there. We will try to ensure the funds are set aside to help you accomplish that goal. We'll make adjustments as goals are accomplished and new ones are created. We will keep track of your journey and how you're doing. More importantly, we're going to make sure you're not overwhelmed with information irrelevant to your situation that can rob you of the joy of your journey. Turn off the noise. Enjoy the ride. That's the desire of FORM Wealth. ■

# FORMwealth

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## FORM FAMILY



Nelson Ray - 9



Austin Ray - 8



Carson Ray - 5



Jackson Kuchenberg - 4



Lauren Kuchenberg - 2

## MISSION STATEMENT

FORM Wealth seeks to be a family's sole financial advisor. Working with only a select number of clients, we consult by knowing your Family, Occupation, Recreation, and Mission. Then, we focus on risk management.

## FORM OF HELP

If you have someone you care about who might benefit from our services, we invite you to let us know. We are here to help you and often that can come in the FORM of helping those you care about. We invite them to experience the skill and dedication of a team built on integrity, client service and a spectrum of services for individuals, families and institutions.

- Investment Management & Monitoring\*
- Retirement Income Planning
- Estate Strategies
- Life Insurance & Long Term Care
- Debt Management & Lending\*\*
- Business Succession Planning

To learn more, contact FORM Wealth today at 262-686-3005 or visit us at [formwealth.com](http://formwealth.com).

\* Professional money management is not suitable for all investors. \*\* Offered through Raymond James Bank.