INTRODUCTION

Gross national product measures everything, in short,
except that which makes life worthwhile.

ROBERT F. KENNEDY

The concept of *Lifeworth* grew out of our discussions—as two brothers in our late-fifties—about purpose and meaning in our lives. Over the past few years, we have been talking about and trying to discover what the next phase of our lives would look like. Our children have graduated from school and are successfully making their way in their own worlds. We were both wondering, to differing degrees and in different ways, about the difference between "networth" and the worth of life.

Like most baby boomers, we were approaching a transition point in our lives, the transition into the second half, third quarter, or seventh inning (depending upon your sports metaphor of choice). We began to experience "the Clock." The Clock is the ever-present clock of time, the life clock, the clock over which we have no control—the clock our youth had allowed us to overlook for so many years. But, unlike most sports clocks, this clock has no stop-time function! At some unknown point, the ticking of the life clock began to echo ever so slightly in the background of our thoughts. We came face to face with our own limitations and our own mortality. We began to experience a desire to live our lives more fully and to make a difference in the lives of others, more so than we had to this point. We began to ask:

- "Is this all there is?"
- "Is there more to life than money and networth?"
- "Am I living the life I want to live, and is it a worthwhile life?"
- "How will I be remembered when I am gone? What legacy will I leave?"
- "Will I have left my world a better place?"

We had watched with interest the transformation of Jack Nicholson's character, Warren Schmidt, in the film *About Schmidt* as he began to ask himself these same questions. We enjoyed belly laughs, not without some sense of irony, at the accomplishments of Edward Cole and Carter Chambers in *The Bucket List* (played, respectively, by Nicholson and Morgan Freeman). The "bucket list" concept came up often in our conversations. We realized that many of the items on Edward and Carter's bucket lists were peak experiences they wanted to have in their lives. We talked about some of the things we wanted to do, while we still had our physical and mental health.

We knew we weren't the only baby boomers experiencing this type of psychological and emotional transition. In everyone's life, there is a transition from a focus on networth to a focus on the worth of life, from focusing on accumulating wealth, resources, and material things to focusing on other people. All individuals will eventually arrive at this life-changing transition point—the only variable is *when*. It is a time when we begin to understand what is "enough" in terms of material comforts, a time to start experiencing our lives to the fullest, or to begin making a difference in the lives of others. Not everyone has equal resources, but all individuals have the opportunity to make some type of transition from "networth" to "lifeworth"—if they choose to do so.

Like most boomers, we had been focused on developing our careers, raising our families, and planning for our far-distant retirement. In our careers as a financial planner (Hal) and as a behavioural coach and educator to business owners, senior leaders, and professionals (Dana), the concept of networth often formed some part of client discussions. Networth has driven all of our lives for various reasons and to varying degrees. At some point that neither of us can remember (maybe age-related?), the word "lifeworth" presented itself as something different from, and beyond, networth.

Over time, we arrived at a working definition of *Lifeworth* that we felt best defined what we were looking for. We defined *Lifeworth* in terms of specific types of experiences. A *Lifeworth* experience is a peak experience that rockets us out of our Comfort Zone (more on Comfort Zones in Chapter 3). These peak experiences take us briefly into something we call the Lifeworth Zone (more on that zone in Chapter 5). They can also be about achieving certain challenges or growth in our lives. Or they can be about helping others meet their needs or achieve a peak experience.

Not all peak experiences are happy or positive, as you will discover in some of the stories in this book. Sometimes a peak experience is thrust into our lives with little or no warning: the death of a loved one, an unexpected job loss, a sudden heart attack or stroke—the list is a long one. However, we agreed that all peak experiences—positive or negative, planned or unexpected—are defining moments that alter how we view life as we move forward from the experience. They are experiences that present opportunities for growth, if we only take the time to pursue each opportunity as it presents itself. Peak experiences are those that take us out of the Comfort Zone that has been partly defined by our existing networth.

Out of the many resources available to us, we have identified three that are necessary in order to achieve most peak experiences: Time, Talent, and Treasure. We refer to these resources as the "Three Ts." All of us have them, to varying degrees.

Time is the amount of time we have available to us each day, and how effectively we use that resource. *Talent* is our innate ability to do certain things extremely well—things that we are passionate about, that energize us, that give us gratification. *Treasure* refers to the financial resources we have built up and have available at any given point in our lives. Giving to others can mean giving one or more of these Ts in a significant, sustainable, and meaningful way to make the world a better place.

Initially, we identified two types of peak experiences, which we saw as different ways of achieving a sense of *Lifeworth* in separate, somewhat distinct areas of life. One was doing things in our own lives to meet our own challenges and growing beyond our Comfort Zone. The other was doing things for others that took us out of our Comfort Zone. However, as we began to interview individuals for this book, we realized that the two areas could overlap. Sometimes both types of peak experiences are combined in one experience. In other cases, one type of experience can lead to the other.

At this point in our lives, neither of us was too sure we wanted to follow the lead of the stars of *The Bucket List* and jump out of an airplane, especially in tandem. We're close, but not that close! But we did decide to create a *Lifeworth* experience that we could share as brothers. Over a glass of wine (okay, maybe more than one), we decided to write a book about what was initially a somewhat-vague *Lifeworth* concept. And, if we could sell enough copies, we planned to donate a significant amount of the proceeds to organizations and causes important to us.

Through the struggle and frustration of trying to differentiate our book from the excellent work that already exists out there, without losing our purpose for it, we came to the conclusion that we did not want to create another self-help book for achieving purpose and meaning in one's life. Many fine books currently exist with well-thought-out steps, strategies, and tips for achieving a life worth living. For example, we were both familiar with the outstanding work of Frederic Hudson of the Hudson Institute in Santa Barbara, California. His book, *Life Launch: A Passionate Guide to the Rest of Your Life,* helps individuals find meaning and passion in their lives while understanding the life cycles they journey through over time. We had both read the excellent books written by Richard Lieder and David Shapiro: *Repacking Your Bags*, *Claiming Your Place at the Fire*, and *The Power of Purpose*. We had read William Bridges' works, *Transitions* and *The Way of Transitions,* and Max Lucado's *The Cure for the Common Life*. And there are many more great titles available in this area.

In most instances, there is no scarcity of information on how to do something. More likely, there is a lack of execution on our own part in actually doing it. Throughout history, stories have been, and continue to be, a powerful tool to pass learning and culture on to future generations. Stories resonate with us; we can identify with the storyteller. Stories help us act on things that are important to us. Through the stories of others, we can feel encouraged that others have made this journey before us. We begin to feel empowered to start our own journey.

We decided to explore the stories of people who have made the transition from networth to *Lifeworth* as a means of encouraging both others and ourselves to move into that area of our lives before it was too late—before our health or resources became potential barriers. We defined two distinct, yet inseparable, goals:

- To collect stories from both high-achievers and everyday people who are making, or have made, at least one transition from focusing on net-worth to focusing on *Lifeworth*.

- To create a reflective pool of stories in which every individual can locate possibilities for achieving a *Lifeworth* experience, on their terms and within reach of their abilities and resources.

We want to acknowledge that many, if not all, of us live lives worth living, even if we don't realize it. We do not want any confusion on that point. We contribute to our lives, to our families, and to society in the various ways that are available to us at that time. This is a good thing, something most of us strive for at our own levels of income, and for the life we have chosen to lead at that point. However, many of us can get trapped in different Comfort Zones throughout our lives.

The Comfort Zone can create complacency, a reduced sense of striving to discover and live our life's purpose, even a sense of boredom or restlessness. As you will read in Chapter 5, we have described a new zone connected to, but beyond, the Comfort Zone. We have called it the Lifeworth Zone. The focus of this book is to help individuals discover ways to test the waters of the Lifeworth Zone and to discover how to make periodic transitions from the Comfort Zone to the Lifeworth Zone over the course of their lives. When we talk about making the transition from networth to *Lifeworth*, we are talking about making leaps out of the Comfort Zone that our current resources have helped us to achieve and maintain.

Many of the individuals interviewed for this book were introduced to us personally by successful financial security advisors from across Canada, who, in turn, were associated with a variety of organizations, including Great-West Life, Canada Life, and London Life and its financial security advice and planning divisions, Freedom 55 Financial and the Wealth and Estate Planning Group.

Why the financial planning sector? There are three reasons, actually. The first is that Hal has spent the past thirty-six years developing a successful career and practice in the financial planning sector. His network of peers across Canada was a ready source of referrals to clients who might be featured in this book. Second, for the past four years, Dana has had the good fortune to develop coaching relationships with a small group of successful financial planners. As he worked with these insightful entrepreneurs, he developed a better understanding of the tools and processes they use with their clients, and he wanted to explore this area in more depth. This leads to the third reason: most successful financial planners help their clients do more than create financial plans to accumulate networth over the course of their lives. Most go beyond this stage to help their clients identify opportunities to utilize their networth in many different and meaningful ways. They take their clients through various discovery processes to help them identify their core needs, strengths, motivators, and personal growth opportunities. Many of them also provide their clients with access to different resources that might be of benefit to them: books, DVDs, seminars, workshops, and presentations, to name only a few. It seemed like a natural and comfortable fit to draw out the stories of some of their clients in the area of *Lifeworth*.

In addition to referrals from financial planners, people already being interviewed for the book suggested others. This was an unexpected and pleasant twist in the process of gathering material. Everyone seemed to know someone who had a story to tell that might fit with the themes of the book.

The response was overwhelming and, at times, a bit unsettling—how could we fit them all in? We decided to create a few guidelines to help us select individuals who shared most or all of the following characteristics:

- Were generally in the midlife age or beyond.

- Had numerous personal and career accomplishments, and/or were generally happy with themselves and their life experiences.

- Had a sense of what is "enough" for themselves in terms of physical comforts—their physical needs had been met well enough, or maybe even abundantly, and they were now deriving satisfaction more from personal involvements and experiences than from material goods.

- Were known by friends and colleagues to have a true spirit of generosity, and were not strangers to taking on big challenges.

- Had a genuine sense of service and contribution, and were expressing those qualities by actively and consciously creating their own legacy, directly or indirectly.

- Had a strong sense of gratitude and appreciation and were giving back to the world in a significant, sustainable, and meaningful way.

- Had a desire to know that, in some small or large way, the world is a better place for their having been there.

At least, these are the guidelines we started with! We quickly learned that, for every guideline, there was an exception waiting to ambush us. And what rewarding exceptions they were! For example, we had the opportunity to interview Lindsay Sears, a world barrel-racing champion in her late twenties—definitely an exception to the "midlife age or beyond" guideline. What she has accomplished, and the difference she made in the lives of others at a "young" age (at least from our perspective), can only be described as remarkable.

To create some degree of consistency in collecting the stories, each interviewee was asked the following questions:

1. What created your desire to focus on creating and living a life worth living for yourself and/or for others?

2. Describe a peak experience in your life, if any, and what impact this experience has had on your life.

3. Describe a philanthropic experience in your life, if any, and what impact this experience has had on your life.

4. What would be your personal definition of *Lifeworth* or a life worth living?

5. What do you think your purpose is in your life?

6. If you died tomorrow, what types of legacies will you have left? How will you be remembered?

7. What suggestions or recommendations would you give to others who have not yet made, or perhaps are considering making, a transition to a peak experience in their lives?

The interviews were very free flowing, allowing each individual to express their creativity and tell their story. The questions were designed simply as placeholders to ensure that, somewhere during the conversation, we could gather most of the information we were looking for from each person.

Interviewees received an interview package that contained an overview of the book, a brief explanation of the terms “peak experience” and *Lifeworth*, and the interview questions. The interviews were recorded, transcribed, and reviewed for where they would best fit into the book. Each interviewee had input on how their stories appeared in the book; we wanted their stories to truly represent them.

Our first interview was with Paul Henderson, a Canadian sports icon from his years with the Toronto Maple Leafs and especially for scoring "*the* goal" for Team Canada in 1972. We didn't know what to expect—two relatively unknown guys living at the edge of the Rockies in Alberta, halfway across the country, talking with one of the hockey legends from our youth. It turned out to be an outstanding interview—actually more of a personal dialogue—with lots of bantering, give-and-take, and tremendous insight. We thought, "Wow, how will we be able to top that one?"

Then we interviewed Martha Birkett, a grandmother who rode her horse from Ottawa to Calgary in all kinds of true-Canadian weather over a period of four months to raise money and awareness for the Children's Wish Foundation. She riveted us to the telephone with her story of what she went through with her family—before the ride was even conceived! This was followed by an interview with John Davidson, who, with his son Jesse, started Jesse's Journey. This was the captivating story of a father and son on a mission to raise awareness of Duchenne muscular dystrophy, the condition from which Jesse suffered. Their goal was also to raise enough money to support research across North America to search for a cure for this debilitating and life-ending disease.

These were an awesome start to our interviews, and the journey continued with one inspiring personal story after another. With each interview, the momentum and the passion of the stories just kept building right up to the last interview with Alan Hobson, a Mount Everest summiteer, cancer survivor, and dedicated motivational speaker. He took us from the peaks of the mountains to the valleys of being diagnosed with cancer and back to the peaks of being a passionate speaker about surviving cancer. We are thankful to all of those inspired individuals who shared their stories with us as we worked at creating our own *Lifeworth* experience!

Lifeworth: Finding Fulfillment Beyond Networth was written to provide readers with new information and insight in the area of human dynamics—the underlying processes that lead to different motivators and behaviours in various situations throughout our lives. It was also written to provide readers with inspiration through the eyes of the individuals in this book, and through the peak experiences they have encountered. This journey is unique to each of them, and each has developed his or her own strategies aligned with his or her personality, motivations, core values, and resources. ■

SO NOW WHAT?

As the information, insight, and inspiring stories we collected over two years began to take shape in the first few chapters, we asked ourselves an introspective and slightly irreverent question: "So what? How does this apply to the reader? How can people use this information to create their own peak experiences and create their own sense of *Lifeworth*?"

We decided we would pose the same question to you, the reader, as points to reflect on or as challenges to take action. At the end of each story, we have added a brief section called "So Now What?" These sections give you an opportunity to reflect on the material in the chapter and to ponder how some small part of that story could affect or challenge you. Remember, one of our two goals was to create a reflective pool of brief stories in which every individual can locate possibilities for creating peak experiences for a *Lifeworth* experience, on their terms and within the reach of their abilities and resources.

We hope as you read and reflect on these stories, as well as on some of our own life experiences, however humble in comparison, the information and insight provided here will inspire you to take action in your own life.

Dana and Hal Couillard