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Mission Possible: Sharing the Fundamental Components of Money Management

We all need or want it, but Ben James CFA, CFP, says money “is just another tool in the tool chest.”



Ben is the president and founder of [Elevate Wealth Advisors](#). He has worked extensively in the field of financial management since 1997.

A Holistic View of Money Management

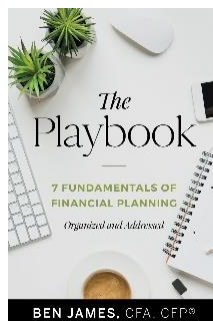
As a result of years working in the financial field, Ben, his partner, Daniel Nordstrom, and their team recognized a need almost everyone had, but no one was addressing—an organized, systematic approach to money management that provides a holistic view of our finances.

After spending two years developing, testing, and revising a proprietary process that clients could get “immediately,” the Playbook process was ready to share.

The Playbook process creates a way to see and organize fundamental components of money

management within a single binder.

Over the past year, Ben has been sharing the Playbook process with clients and nonclients through Elevate Wealth Management’s free, ongoing [workshops and seminars](#). The next seminar is on July 22 and will be offered virtually.



Valuing financial literacy and seeing it “as a strong calling,” Ben says they decided it was time to develop a book that explains the Playbook process so that anyone could learn it. He drew the straw to write it. *The Playbook: 7 Fundamentals of Financial Planning, Organized and Addressed* is now available as an [eBook](#). The print version will be [available](#) on July 23, 2020.

A Childhood Experience that Led to an Interest in Money Management

While Ben says he sees money as “just another tool,” he admits he was pretty focused “on that tool as a kid.”

Having a paper route as a youngster gave him some hands-on experience handling money. “At the time, I had no idea what to do with the money I was making other than to take care of it.

So, I ironed it, starched it, and of course, stacked it by denomination and then by the serial number (all face-up, naturally).”



Discovering he had an aptitude for numbers along with a desire to make a good living, Ben earned a degree in finance from Portland State University.

“My education in finance taught me to do more than just iron dollar bills, fortunately.” (Fun fact—in 1998, the year Ben graduated, President Bill Clinton was the commencement speaker at the university.)

After an additional three years of study, Ben earned a designation as a Certified Financial Planner (CFP). A few years later and four more years of study, he became a **Chartered Financial Analyst** chart holder—one of the highest distinctions in the investment management profession.

Sharing Knowledge and Experience through Volunteering

“Over the last several years, I’ve learned this simple lesson: We grow and get more out of volunteering than we can possibly give. It’s amazing—it shouldn’t work that way, but it does.”

Ben has volunteered his time to speak to students of all ages about money management. He started speaking to grade school children through organizations like Junior Achievement and to high school students through organizations like College Possible.

After becoming a CFA charter holder, he was invited to sit on a two-person panel with the President of Portland State University. “We were answering questions for students who were CFA hopefuls.” Later, Ben was invited to address students studying finance at Pacific University. “I really enjoyed all of my experiences talking with students—especially at the college level where

they are really getting into the topics of finance.”

In addition to sharing his expertise with students, Ben is currently serving as the Oregon City Chamber of Commerce Board Chair. He will continue this position through December. The Chamber has been in the unique position of working with its members who have been impacted over the past few months as a result of COVID-19.

Closer to home, Ben has served as a den leader for his youngest son’s Club Scout Pack. “It’s been a privilege to watch these kids grow...Our Troup was fortunate to create a cooperative of scout parents who each ran a monthly meeting. I was able to get out of the way and see some talented parents have the chance to lead a class or two.”

Finding Time to Relax

“I’ve got a supportive wife. She lets me over-extend my work sometimes, but she’s strong and tells me when it’s time to have some fun. And, she’s got her doctorate, so I don’t argue with her! Lately, we’ve been spending time as a family doing simple things again—waling, working in the garden, and swimming in a lake.”

Advice for Others

Whether you use the Playbook system or a different approach, “the time for personal financial growth is right now. We are clearly in a time where things are going to be changing—a lot! How we navigate those changes is a matter of how well-prepared we are. Did you know that the Social Security Retirement Trust Fund is headed towards depletion in approximately 12 years? Changes are on the horizon!”

The virtual July workshop will be offered on Wednesday, July 22, 2020, from 5:30 pm-6:30 pm. Topics addressed will be (1) Get Your Financial Household Statements in Order—Get Rid of Clutter, and (2) Clarify Your Financial Goals. To register, visit <https://elevate615.com/playbook-seminar-series/>

Out of Sight, Out of Mind?

According to a 2017 [AARP](#) Report, 60% of adults in the U.S. had not put together a basic estate plan.

Decluttering the Rooms in Your House

After spending too much time at home, you may start noticing that you are living with far more clutter and chaos than you'd realized. Doing something about all the clutter is another matter. Some of us bravely attempt to go-it-alone. Others seek inspiration from declutter gurus like Marie Kondo whose book, *[The Life-changing Magic of Tidying Up](#)* focuses on a minimalist approach of retaining items that spark joy. Still others have expert home organizers come into their homes and help create uncluttered spaces.

Cindy Eastman hired someone to help her do some decluttering. She has shared her experience with us:

Home too Much? Let's Get Organized!

By Cindy Eastman



I'm not certain what motivated me the most - the lockdown of Covid-19, starting my own company, or just being fed up, but I recently made the decision to hire a professional organizer to help me put my rooms in order. I do believe it's the best decision I've made in years, especially for my business. I hired Rita Prothero, from Tempa services located in Sutherlin, Oregon. Before she arrived, I felt like I was swimming through paper. It was creating a lot of stress for me and making it hard for me to get to

work in an efficient manner. My biggest problem was that I didn't have a good system in place for where everything should go before, during, and after a project was completed.

Rita came riding in on a big white horse (not really, but) and managed the whole project. She had me at a card table, sorting what goes and what stays while she swirled around me like a fast-moving firefly and set up a system. By the time she left, my office felt light, airy, organized, and even - inviting. Imagine that - an office I felt like walking into and getting to



work! It was such a good experience that I decided to hire her to return and work her magic on my garage. And, she

did a repeat performance and did not disappoint.

I'm getting a lot more done now, and I especially enjoy knowing that I have a system in place. Working with Rita is fun for me because we're a lot alike. She is high energy, non-stop, "let's get this done and over with" kind of gal. No time was wasted, to be sure. It's a good thing I had a power breakfast and took my vitamins before her arrival! But it was worth the hard work because we completed everything in less than 4 hours.

If anyone out there suffers from chronic disorganization, you might consider using a professional as well. For me, it was well worth the time it's given me back on a day to day basis. And, the peace of mind it's given me, and there's no price tag attached to peace of mind. Thanks, Rita. Rita can be reached at: yourtempa@gmail.com.

Expert Tips on Home Decluttering

One simple way to declutter your house is to use the [Four-Box Method](#).

Sort your clutter by using one box for each of the following categories.

1. Trash
2. Give away/sell
3. Storage
4. Put away

Expert Organizer, Jamie Novak, lists 26 types of items that she'd toss in a heartbeat. Some of those items include pens that don't work, old reference materials, and flimsy kitchen utensils. You can read her complete list of suggestions in her online Reader's Digest [article](#).

If you are interested in more of a minimalist approach, the KonMari Method may help you



achieve your organizing goal. This method focuses on five categories: clothes, books, papers, miscellaneous items, and sentimental items.

All items from each class are placed in a pile. Then each piece is assessed for the joy it sparks. If it doesn't spark joy, it gets tossed. If this sounds like an approach you'd like to explore, read the entire [article](#) on Goodhousekeeping.com.

Interested in an Encore Business as a Professional Organizer?

[Professional organizers](#) often help homeowners create less cluttered spaces. Some also work with businesses by helping to set up systems that increase efficiency. Other professional organizers may even serve as trainers for individuals who need help with personal organization.

What it Takes to Be a Professional Organizer

Individuals considering setting up shop as a professional organizer will need strong organizing skills, an ability to visualize, and excellent communication skills.

Although no specific educational background is required, experience and a good reputation are important. To enhance skills or to increase credibility, the National Association of Professional Organizers ([NAPO](#)) does offer classes and offers certification for qualified applicants.

How Much Money Do Organizers Make?

NAPO notes that geography, services, and experience are all possible variables when determining an hourly rate.

According to [Costhelper.com](#), professional organizers typically charge between \$30-\$80 per hour. Other sites have suggested anywhere between \$15 and \$50+ per hour. Charging by the project is another common approach for many organizers.

If you are concerned about the stability of your current job or have retired and are now worried about outliving your money, starting an encore business might be worth considering.

Clutter Could Affect Your Health

Did you know that a disorganization and clutter can affect your overall **health**? Studies have suggested an association between clutter, stress, depression, and weight gain. Finding ways to add order to our lives can free us to focus on aspects in our lives that matter most.



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