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A Community of Independent Advisors

The Life-Changing Power of Professional Advice

Kyle Moore

Like most eighth-grade boys, I thought I had it all figured out. I was proudly "self-taught" and didn't need anyone to tell me what to do, especially when it came to my golf game.

My mother knew better, however. Behind my back, she scheduled a lesson for me with Troy Wright, a local golf instructor. Reluctantly, I went to meet the person who would ultimately change the course of my life.

Troy was passionate, patient and knowledgeable. He took videos of my swing and compared it side-by-side to PGA tour players. As they say, the camera doesn't lie. Because he took the time to show me, I could clearly see what I was doing wrong.

Troy didn't just start telling me what to do differently. Rather, by employing his deep reservoir of knowledge, he explained the mechanics of the golf swing in ways I could see and understand. He opened my mind, and I came to realize exactly how much I didn't know.

The changes we made felt drastic, yet the improvements were immediately evident. In just one hour with Troy, I learned more about my golf swing than I had from the hundreds of hours I spent by myself on the driving range.

Within one year, my average score dropped by 13 shots. As a result, I was named the MVP of my high school's varsity golf team as a freshman. Troy's expert advice helped me improve at a pace I never could have achieved on my own.

Seth Godin, the best-selling author, had a similar experience with his cooking hobby. He had an extensive cookbook library and spent years honing his craft. However, his wife signed him up for a cooking class with a famous chef. Godin wrote that, in 20 minutes, he learned more about cooking than he had in all the time he spent in culinary pursuits up to that point. In short, the accumulated knowledge of an extensively experienced practitioner is profoundly effective.

The do-it-yourself approach is also rewarding in its own way, but often will end up costing you far more than what you'd pay a professional. Low-stakes DIY home projects can be a fun challenge to tackle, but when the task at hand involves your life savings and financial goals, mistakes are exponentially more risky (and expensive).

The problem is that outside of your own area of expertise, you don't really know what you don't know. And what you don't know can hurt you severely.

As a young golfer, not only did I need another set of eyes on my swing, I needed a skilled professional who knew exactly what to look for to help take my golf game to the next level. I am dubious that I would ever have earned a college golf scholarship had it not been for Troy.

What the do-it-yourself approach cannot provide is an objective third party who asks the questions you've never considered. This third party, whether golf coach or financial advisor, should be someone who can help you determine your goals, provide a clear path toward those goals, and keep you accountable in your efforts to achieve them.

Most of us are looking for direction in some capacity. We want to be confident not only that we are pointed toward our objectives, but that we are on the most efficient track with the highest odds of success. If you aren't clear and confident about the direction of your financial life, maybe it's time to sit down with a fiduciary advisor.

There are many people out there on the fence about hiring a financial advisor. If you are among them, perhaps it's time to honestly revisit and evaluate your own limitations. Sometimes the hindrance is that we, like the young golfer, think we know more than we actually do. Even if you (or maybe it's your spouse or partner) remain reluctant, go ahead and schedule that appointment. Just see what a financial advisor dedicated to the promise of true, comprehensive wealth management has to offer.

It may just change the course of your life.

About Kyle Moore, Associate Financial Planner, Pitzl Financial, Arden Hills, MN

Kyle Moore is an Associate Financial Planner at Pitzl Financial. It is his goal to help clients wade through and make sense of the overwhelming amount of financial information available today. He is passionate about communicating Pitzl's investment philosophy and searching for planning opportunities in the unique situation of each client.

Kyle has a bachelor's degree from Northwestern University in Evanston, Illinois. While attending Northwestern, he was a member of the Varsity Golf team where he earned honors as an Academic All-American and Academic All-Big Ten selection.

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