



**From the desk of Managing Director, Aaron Lieberman:**

What is the sense of fighting change? Recall when you were a child and think of an occasion when your parents wanted you to do something you didn't want to do. You probably kicked, screamed and threw a tantrum. Did it make your life any easier? No. Did it change what was asked of you? No. Did you wind up doing what they wanted you to do anyway? Yes. At least that's what I recall from my own personal experiences as a child and a father.

Change is a constant in our lives, so naturally, preparing for and embracing it can have profound effects on the quality of our lives. When discussing change, one of the books I often refer back to is *Mindset*, by Carol S. Dweck. She talks about having a Fixed Mindset vs. a Growth Mindset. She says, "Believing that your qualities are carved in stone-the fixed mindset-creates an urgency to prove yourself over and over. If you have only a certain amount of intelligence, a certain personality, and a certain moral character-well, then you'd better prove that you have a healthy dose of them. It simply wouldn't do to look or feel deficient in these most basic characteristics."

Conversely when touching on the growth mindset she states, "In this mindset, the hand you're dealt is just the starting point for development. The growth mindset is based on the belief that your basic qualities are things you can cultivate through your efforts. Although people may differ in every which way-in their initial talents and aptitudes, interests, or temperaments-everyone can change and grow through application and experience."

As you will read in the article below, nearly all of life's transitions have a financial component to them. Preparing for and adapting to change can have profound effects on your financial resilience. When it comes to life and finances you must understand that changes are inevitably going to come about. By staying a step ahead and conditioning yourself to handle those changes with poise and confidence, rather than fighting them, you can support successful life transitions. If you need help navigating change, please contact our office to speak with our team.

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## RECOMMENDED READING

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### Navigating Change

***People make many transitions on their journey through life. For example, from school to employment, from single life to married life, to parenthood, and from one job to another. All transitions have a common element. They require you to adjust to change as you move from one situation to another.***

Elwood N. Chapman & Marion E. Haynes • *Comfort Zones: Planning Your Future*

Life is a continuum—an accumulation of experiences that make us who we are and influences how we view ourselves and the world around us. As we review these experiences, we realize that our lives have been permeated with change. As ironic as it may seem, change is the only constant in our lives.

Therefore, how we respond to and initiate change can have everything to do with how well we manage our lives and the successes we experience. Virginia Satir wrote:

*Life is not the way it's supposed to be. It is the way it is. The way you cope with it is what makes the difference.*

We can't stop change, but we can often do a better job of anticipating and preparing for change. How we respond to change will have a profound effect on the decisions we make, the opportunities we seek, and the quality of life we experience. So too will our willingness to initiate change improve our own lives and the lives of others.

William Bridges, author and preeminent authority on change and managing change, defines transition as the psychological process people go through to come to terms with a new situation. Therefore, overcoming challenges and taking advantage of opportunities are key elements of making successful transitions throughout life's journey.

It is also important to understand that making successful transitions requires both practical strategies and emotional fortitude. We all encounter both expected and unexpected changes in every area of life. However, those who are resilient are better

able to navigate each change, bounce back from disappointments, and welcome new experiences.

In addition, because nearly all of life's transitions have a financial tether, it is important to consider how we can increase our own financial resilience. From a practical standpoint, financial resilience requires a foundation of money management skills and a strategy for building economic security. From an emotional standpoint, financial resilience requires self-confidence. This is achieved by identifying unhealthy beliefs and behaviors regarding money and by working to understand and overcome the underlying issues.

As a result, your life satisfaction will increase dramatically as you continually seek to respond to change in healthier and more productive ways. In the world of music, the "passing note" is a note that is not part of a particular chord, but is placed between two chords to provide a smooth melodic transition from one to the other. Likewise, it is important for you to recognize ways that you can act as a "passing note" in your own life in order to facilitate successful life and financial transitions.

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