

Knowing When You've Had Enough

You've just enjoyed a wonderful backyard barbecue and a big slice of the Reese's Four-Layer Dessert -- do you go back for another? Does the tasty reward outweigh the risk to your waistline?

As with food, everyone has a different definition of financial richness and a different stopping point. Some view being rich as amassing as much wealth as possible or leaving a legacy to their heirs. Others see richness as being financially secure. And some are willing to take a lot of risks, even when that's no longer necessary or the best strategy.

Unless you inherit wealth, the most common way to build significant wealth is by taking lots of risk. As you're successful, the willingness and ability to take risk can increase - but those are only two of three criteria for establishing a solid financial plan. The third, and often overlooked, criterion is knowing whether or not you need to take risk at all.

Ask yourself, "if I had \$5 million and knew I could live off that for the rest of my life, would I risk it to double it, knowing I could lose it all?"

Often, the people with the most ability and willingness to take risk have the least need to take it. The strategy to get rich is entirely different than the strategy to stay rich. To get rich, you take risks. To stay rich, you should minimize risk.

Once you have enough money to maintain a comfortable lifestyle, the good things in life (the really important things) are often free. For example, taking a walk in the park with your spouse or spending time with your children or grandchildren. Moving to a lower risk strategy can ensure that you maintain both your top level of comfort and peace of mind.

We encourage you to work with your AMD advisor to help you answer the question, "How do I know when I have enough?"

(Disclaimer: We can only answer this question as it applies to finances and not to desserts. Even your AMD advisor sometimes goes back for seconds.)

recipe for Richness

Reese's great four-layer dessert



Ingredient List

- 20 Oreos crushed
(16 for bottom crust and 4 for toppings)
- 2 T melted Butter
- 1 – 8 oz. Cream Cheese
- 1 ½ c. Powdered Sugar divided
- ½ c. Peanut Butter
- 1 – 16 oz. Cool Whip (or 2 – 8 oz.)
- 15 chopped mini Reese's Cups
- 1 c. Milk
- 1 sm. box Chocolate Fudge Instant Pudding Mix

Preparation Instructions

Crust: Crush 16 Oreos and mix with melted Butter. Press into bottom of 9 x 13 pan.

1st layer: Mix Cream Cheese, 1 cup Powdered Sugar and Peanut Butter. When this is creamed together add 8 oz. of Cool Whip together. Spread this on top of crust.

2nd layer: Sprinkle chopped Reese's Cups on top of cream cheese mixture.

3rd layer: Mix ½ c. Powdered Sugar, Milk and Pudding together. Once this is mixed well fold in 8 oz. Cool Whip. Spread this on top of Reese's layer.

4th layer: Sprinkle remaining Oreos and add some extra Reese's on top layer.

Chill and serve.

Source: Lucas A. Lockett, Tax Associate