



What Technology Can Not Replace

If you're lucky enough, call your mom, call your dad, call your advisor

My friend complained, "My smartphone is smarter than I am." For all of its wonders, there is one thing that technology cannot replace: the human element, you being present face-to-face and not in cyberspace.

Texting, tweeting and e-mailing are not as powerful as personal interaction, having a real conversation, appreciative inquiry.

Too Much Non-Personal Tech

At a granular level, each average business user receives 121 emails per day. And business use of email is not suddenly going to contract. The growth of consumer email traffic is slowing a little bit as younger persons turn to social networking sites and text messaging. Have you noticed families in a restaurant where no one is talking or even looking at one another? Each one is playing with a phone, tablet or gaming device.

Writer David Russell Schilling, in an interesting article a couple of years ago, cited Buckminster Fuller as having created the "Knowledge Doubling Curve." Up to 1900, human knowledge doubled approximately every century. By the end of World War II, knowledge doubled every 25 years.

Today, knowledge in different fields of study increases at varying rates. "But," says Schilling, "on average human knowledge is doubling every 13

months." Things are moving so fast that IBM postulates that knowledge can double every 12 hours.

Each day 125 billion emails are sent, along with 111 billion consumer emails. The amount of data and information in cyberspace is ginormous.

Ask Yourself This

Here's a question: Is technology detracting from your personal relationships, or enhancing your overall capabilities? You may be in contact with more people than ever, but do you have fewer close relationships than you once had?

At an Academy Awards telecast, Best Supporting Actor J.K. Simmons told everyone, "Call your mom, call your dad. If you are lucky enough to have a parent or two alive, call them on the phone. Don't text, don't email. Tell them you love them and thank them and be there as long as they want to talk to you." What a novel idea.

When it comes to life planning and financial planning, nothing beats a face-to-face conversation. We seek counsel or turn to Google to get answers to questions. We tend to focus on the answer when the real key to understanding is in the question.

Innovative thinker Dan Sullivan, founder of The Strategic Coach, and a coach to business owners and entrepreneurs, said, "I've always believed that it's

more important to have really great questions than really great answers. Really great answers tend to close things down, while really great questions open things up.”

Think About It

Any quest in life involving two or more persons, to be effective, requires asking questions, getting the back story, reading facial expressions and body language, going deeper in seeking to understand a person’s (or a team member’s) purposes, goals, fears, level of understanding and commitment.

Given goal achievement, what are the challenges, alternatives, resources, and expectations? You can’t get that level of context from an email or tweet. A phone call is better but you still miss being fully present in a person-to-person exchange.

Life is a series of transitions. Once a person finishes basic education, life is measured in major events – career choices, advanced education, marriage, buying a home, raising children, serious illness, injury, disability, loss of a loved one, planning for retirement, aging, and long-term care. In other words, living a life of meaning and purpose right up until your last day.

Planning for major life transitions requires effective personal interaction between you and key persons important in your life, including your spouse or partner, grown children, other loved ones, business and professional associates, and your team of financial advisors.

You did not court nor win the love of your life in cyberspace, even if you met on a dating site. Comprehensive financial and life transitions planning require a commitment of time and effective personal interaction.

Be Present

Lewis Carroll wrote, “What is the use of a book,” thought Alice, “without pictures or conversations?”

What good is all the knowledge on the Internet if you don’t share what is important in conversations? As J.K. Simmons urged, “Call. Don’t tweet or text.”

Better yet, go visit. Being present rules.