

The Kolam: a unique prayer for prosperity

“Though the picture of a perfect retirement is always in front of you, it is not always easily seen.”

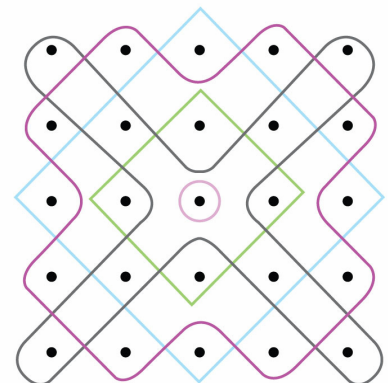
As a child in Southern India, I saw the tradition of drawing Kolams played out every morning. Each day before sunrise, the front walkway to the home was swept and wetted down. The Kolam was hand drawn using rice flour on this wet surface so that it held better and lasted through the day. As the day wore on, the drawings were walked on, rained out, or blown off in the wind. And a new one was created the next day.

- • • • • Kolams are drawn around a set of predetermined dots that provide a structure for as much creativity and intricacy the person doing the drawing cares to apply. The dots are either connected together to make a pattern or
- • • • • loops are drawn encircling the dots to complete a design. The dots may also
- • • • • be connected with inter-twining and intersecting lines or in squares and
- • • • • circles. The resulting art is simply beautiful, artistically creative, unique for
- • • • • every household, and for every day.

A Kolam is like a painted prayer believed to bestow prosperity and I always think of this custom as I pursue my work as a financial planner. While working with individuals and couples (to create a plan that will help them live out their values and achieve their financial and personal goals), I begin with a fundamental, proven structure – much like the dots used in drawing a Kolam. My proprietary planning process results in a unique plan, designed specifically for each, individual client. The plan can be complex, simple, creative, or straightforward. It all depends on what connects my clients personal values with fundamental financial planning concepts. Each plan is unique and each plan has a different significance depending on the individual.

The picture of a perfect retirement or a life well-lived emerges from the creative connection of personal and financial dots. Each picture is unique to the client and is based on their values and goals.

And, one last thing about Kolams; The art of Kolam drawing is passed down from one generation to the next. Similarly, I believe the art of sound financial planning is passed from one generation to the next carrying with it a story of prudent practices, financial success, and lives that realize their full potential.



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