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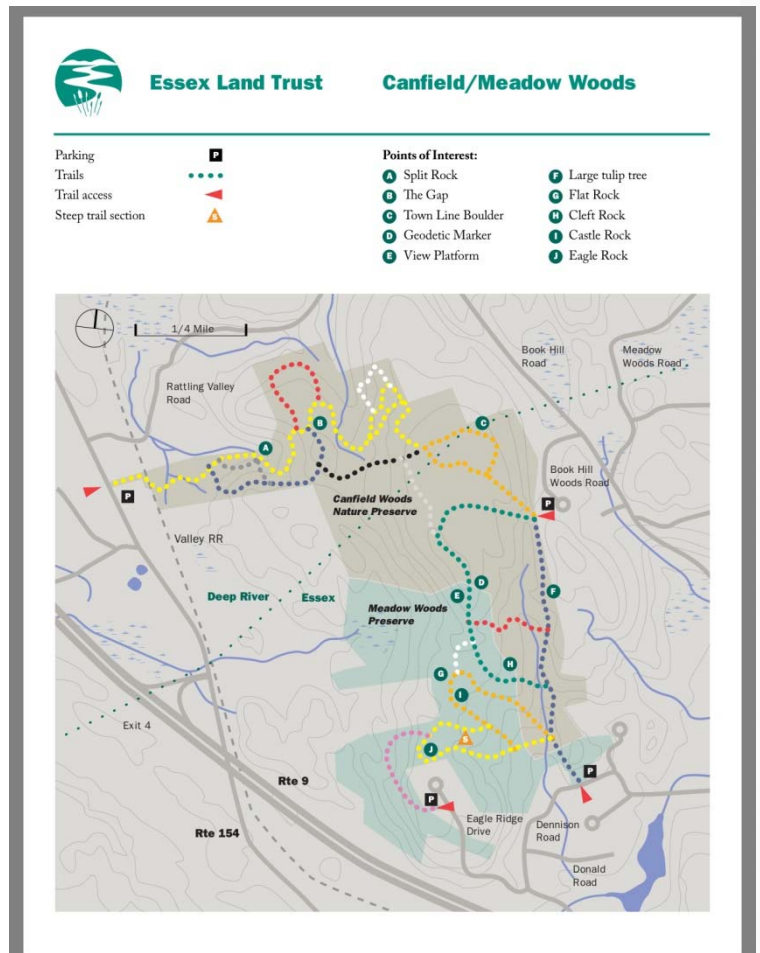
## NEVER LOST

Written by David Ferrucci

Two or three times each week, I enjoy going for a run. Neither fast nor long, my runs have become fairly routine; I head north for two miles on a quiet road alongside the Connecticut River, turn around, and return home. Occasionally, I break from my normal route and run on the trails of a hundred-acre preserve known as Canfield/Meadow Woods.

Several years ago, The Essex Land Trust began making available at each parking lot color-coded maps that correspond with trail markings found throughout the forest. I was especially excited then, convinced a map would keep me from getting turned around in the middle of the woods, as was often the case up to that point; some – though not I – might call it ‘getting lost’! Well, I still got turned around that day, having zigged and zagged my way across the yellow and white trails a few times before finding my intended path. Now, with each return to Canfield/Meadow Woods, I take a map and put it in my pocket, because, even after countless trips to the preserve, I still get turned around every once in a while; not lost, just turned around!

Trail running is a lot like navigating personal finances. First, it’s helpful to have an idea of where you want to end up before you get started. Anyone tackling finances indiscriminately – like entering a forest without a map – might not just get ‘turned around’ temporarily; they could, in fact, get lost. On the other hand, having a stated goal – even if vague at the outset – provides the two points necessary for map-making: a start and a finish.



From there, one can connect the dots in a myriad of ways, much like I run any combination of the color-coded trails in Canfield/Meadow Woods.

Also, trail running often requires a steadfast alertness. Following the topography uphill and downhill, some trails present multiple bends, turns, roots, and rocks, insisting I remain focused. Yet there are also stretches in the preserve – as the word Meadow implies – where I can relax and take in the surroundings, mindlessly jogging along.

I will say the same about personal finances in particular and life in general. Sometimes a goal may be challenging, putting multiple bends, turns, roots, and rocks in our path. Other times, life seems to be like that meadow, ablaze with color and singing birds. Either way, with a financial map in hand, you will never be lost!