

It seems as though there are plenty of skeptics in the world today. At times I get sucked into that rain cloud of thought. But my job is not to succumb to the trap of negative thoughts, but to find a way to light the trail no matter how dark and distant it may seem. Some days easier than others.

Ever run into those people who seem to believe that their path will be harder than everyone else? Not necessarily negative, perhaps they view their situation with a small dash of reality; it just appears as though some retirement skeptics don't believe retirement is for them.

Who am I to challenge the genuine views of those that question their own retirement? I continue to read articles from experts that share examples of how more and more Americans believe they will be working longer and harder, maybe even having to work through their “retirement”. Maybe retirement as a stage in life needs to be re-visited or given a new and more modern conceptualization to help make it more real but also more fitting for the times. What causes some people to be so doubtful?

A client who is COO for a fin-tech company out of Philadelphia believes she may never retire. \* She is smart, detailed, and is very pleasant to talk to. She's optimistic for the prospects of her company and generally views the economy in a more positive view. So how about retirement? Her answer....“Ya right... retirement is not for me, I'll be working until I die or at least until I can't work anymore.” Unfortunately, she's not the only one.

A golfing buddy in the tech industry who sells services to companies and municipalities that are transferring their operations to the cloud believes he simply doesn't want to retire \* .... He joked that he doesn't like too much sun or excessively hot weather so why retire and move to Florida? (So why does this guy remain in Maryland during the summer!) There are more people like these clients.

Sometimes it can be tough to hear these viewpoints because I'm in the business for crafting retirement solutions. Solutions that are created around a person or person's vision, dream for how they would like their next stage of life to play out. But what if my clients don't have an idea for what they're retirement might be, should be, or can be? Hmm... May-

be we should be looking to the Boomer Generation for clues for what retirement could be like? I have living examples of clients who seem to be enjoying themselves in their latter stages of life.

I wrote about defining and imagining retirement in a previous On Pointe Vol 1 of Financial Freedom titled “Retirement Secrets or a Simple Mind-Altering Viewpoint” where I explored the concept of retirement using varying degrees of financial freedom. An example of a modest variation of this freedom could be how some of my currently retired clients lead perhaps even more fulfilling lives now. Since they've retired, the clock for the proverbial rat race typically slows, morning commutes aren't for rush hour anymore, and spending time actually means “spending time.”

So what gives? How is it that some people either don't believe in retirement or at least don't seem to think it's for them?

Perhaps we should queue in Sigmund Freud in this because I think it has so much more to do with psychology rather than facts. Like so much that surrounds money, finances, investing, and retirement I believe through all my years as a financial advisor psychology and personal mindset are some of the largest influences for our behavior and relationship towards money.

How do we combat this phenomenon? Pen to paper or fingers to keyboard (at least until technology catches up to where machines can record our thoughts and display them back to us!) is a start. Like most goals, or problems in need of solutions most of your notable authors of the self-help genre believe you need to get these goals/solutions out of our cluttered minds and recorded so we can address them properly.

This is where dreams slowly begin to take the shape of a reality for which the skeptic can begin to see a practical path forward. But it has to start somewhere and it begins by getting what you can out on paper. It is a start... And yet it seems like this can be the most challenging part of retirement planning. I sometimes have to plead and beg clients to fill out our retirement questionnaire even though it's short and can take about 5 minutes to complete. Going back to the beginning of this note to my client in

Philly... she did eventually take that first step. \*And it wasn't any convincing by me, it was her father in law. Apparently they have an amazing relationship and somehow he was sharing with her a story about his longtime friend and financial advisor who had recently passed away. Reminiscing about the good old days, the days of trading stocks back when the Dow Jones Industrial Average was barely over 1,000 points and how they had basically drawn up his retirement plan on a back of a cocktail napkin during an old school martini lunch.

Well apparently he took that napkin home and started to really think about what he and his wife were going to do for retirement. He remembered simply tinkering with the numbers and he became sort of fascinated by the fact that retirement planning could possibly be as simple as a few, basic math problems.

While all or parts of this may be true, one of the facilitators for helping to combat uneasiness of future finances is organization and planning. Again, planning that requires getting it down on paper, even if it is a cocktail napkin albeit true retirement planning may require a couple of napkins worth of data!

Sometimes the act of beginning to organize retirement assets, writing these assets down, remembering where they are, how much is there.... activities like these can go a long way to producing a viable enough plan to believe that a retirement of some sort is possible. Enough so to get beyond that mental hurdle and really believe of a future.

And my golfing buddy? Not yet... but maybe I can scribble some ideas on the back of his scorecard to get him thinking how a retirement may work for him.

Let's talk... No statements or lengthy presentations... let's simply see if we're a good fit.

Take care,

*Jim Gibbons*

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