

Retirement Wellness Report™



World's Most Expensive Pets

Whether you adopt a pet from a local shelter or pay a premium for a specific breed or blood-line, some furry friends can definitely cost more than others.

In fact, it is reported that the world's most expensive cat was sold for a staggering \$41,435 in 1998 to a woman in London. Cato is a Bengal cat which is the result of crossing a domesticated house cat and an Asian Leopard, giving it a spotted appearance.

Not to be outdone, a Chinese dog lover recently purchased a Tibetan Mastiff puppy for \$2 million dollars, taking the prize for the world's most expensive dog. It is said that pure Tibetan Mastiff pups are as rare and prized as a Giant Panda, and not only resemble a lion but contain lion's blood.

Source: BusinessInsider.com and Consumerist.com



Need a helping hand with your retirement situation?

I can help. Call me today to schedule an appointment!

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Retirement Advice You've Been Hoping For

Traditional retirement advice can be boring and less than fulfilling to some. Discussions about rollovers, precious metals, and avoiding probate can leave many new and soon-to-be retirees craving more. However, put into the right perspective, these same topics can bring new life to your everyday life in retirement.

Invest In A Pet: The concept of "Roll Over!" takes on a completely different meaning when you're talking about one of your best friend's tricks. Dogs and cats aren't traditional retirement planning topics, but owning a pet can be a great investment for retirement. Not only can they provide unconditional love and help lower blood pressure, cholesterol and triglyceride levels, they can help keep you active and engaged.

A dog, for example creates opportunities for a daily walk, and can dramatically improve your social life by making it easier to meet new people. Whereas a purring cat, with fewer outdoor needs, can provide affection and daily social interaction within more confined spaces.

Play More Golf: Some of the most popular precious metals are numbered 3 through 9. Just as some investors hedge their portfolio to offset risk, retirees need to do the same with activities like golf which can help retirees stay fit, socially connected, and mentally stimulated.

Research suggests that golfers who walk nine holes carrying their bag can burn upwards of 721 calories and cover more than 2.5 miles; while cart riders may burn up to 411 calories on average. Concentrating on the ball, imagining their swing, and calculating scores can also help older golfers with balance, confidence, and memory.

Take That Annual Fishing Trip When most people express concerns about probate, the first thing that comes to mind isn't usually selecting a fishing lure (get-it? probait). However, if people changed their focus to what's truly important about their legacy, there might be a shortage of fishing poles.

After all, sharing a fishing experience helps strengthen relationships with family and friends ... just ask a kid how much fun reeling in that first fish was. Furthermore, it allows retirees to "feel alive" by spending time outdoors and using their catch as a low-fat, low-cholesterol and high-protein food source. All of which may just help you create more memories and traditions on your favorite dock, boat, or shoreline.

Interested in more personal advice for everyday life in retirement? Email us for two more fun and interesting ideas.



Avoid Being A Boring Retiree

Nobody sets out to be boring or lackluster but if you don't have a plan to stay relevant and involved in retirement it can quickly happen to you. That can make retirement a cruel divider where some retirees flourish, expand their social network, find meaningful things to do, and make the most of their transition, while others flounder, become isolated, and face an empty calendar. Thankfully, recent research sheds light on what new, existing, and soon-to-be retirees can do to make sure they don't take on the wrong persona and end up being labeled as that boring, dreary, or comatose retiree. According to the publication *Psychology Today* and psychologist Mark Leary boring behaviors include:

- Being negative; frequently complaining; becoming absorbed in their own problems
- Fixating on a single topic - such as politics - or telling the same stories and jokes over and over again.
- Speaking in a monotone; limiting eye contact; remaining inexpressive



Answer c: 1971

The end of the gold standard began in 1933 when President Franklin D. Roosevelt outlawed private ownership of gold. However, it wasn't until August 15, 1971, when President Richard Nixon announced that the United States would no longer convert gold to dollars at a fixed rate. In 1946, the Bretton Woods system created a fixed exchange rate for gold conversion, while 1974 produced legislation that permitted Americans to own gold bullion once again.

Source: *History.com*



In what year did the United States completely abandon the Gold standard?

- a) 1933
- b) 1946
- c) 1971
- d) 1974

See answer below left.

The way you interact with others, and the way that is perceived by others, can be a telltale sign as to how well you will make the transition into retirement.

- Talking s-l-o-w-l-y, pausing for effect, or taking the long route to make a point
- Having little to say; being predictable; coming across as too serious; rarely smiling; getting easily sidetracked.

However, this study didn't just focus on what makes people boring. It also identified what made for interesting, engaging people, including:

- Sharing more about themselves than their more boring counterparts
- Adding more content and insight to the conversation
- Avoiding empty responses such as "Uh-huh."

This study is important for retirees because they need to consider with whom they surround themselves in retirement. Other people's moods and behaviors can have an impact on a person's overall well-being.

The way you interact with others, and the way that is perceived by others,

can be a telltale sign as to how well you will make the transition into retirement. The Boring Study concluded that people identified as boring, or having boring characteristics, were also perceived, among other things, to be less friendly, harder to get to know, and less secure ... all relevant to how you adapt to everyday life in retirement. Will people seek you out or avoid you? Will they invite you to events, to travel together, to meet their friends? Will people accept your invitation to meet, talk, play golf, or share some part of your life with them?

Taking the time to step back and assess where you're at on the boring gauge can be a helpful way to focus, or refocus, how you spend time in retirement and who you spend it with ... because nobody wants you to be "that boring retiree."

P.S. We want to hear from you. Let us know how you stay or plan to remain relevant and engaged during retirement.

