

Retirement Wellness Report™



The First Market Bubble

We're all too familiar with market bubbles. There was the tech bubble of 2000, the Real Estate Bubble of 2008-2009, and of course the Great Depression to name a few. Ever wonder what the first historical bubble was?

It was the Tulip Bubble or more commonly known as Tulip Mania. At its peak in March 1637, a person could trade a single tulip for an entire estate, and, at the bottom, one tulip was the price of a common onion.

After a time, the tulips contracted a non-fatal virus known as Mosaic, which made them more valuable. This caused tulip prices to skyrocket as everyone began to deal in bulbs. However, like other bubbles, the market plunged and no one emerged unscathed.

Source: Investopedia



Need a helping hand with your retirement situation?

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

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Check The Lost And Found Table Before You Retire

Remember the lost and found table at school? It was an endless collection of odds and ends somehow misplaced in the shuffle of getting to and from school. At some point, Mom or Dad asked you to check it but the sheer size made it nearly impossible to find anything. Yet, it never failed that, when your parents eventually came to school, they quickly spotted that missing item like it was sitting there waiting to be rediscovered all along.

The best part about that whole experience was being reunited with the lost item. For days or weeks you made do with mixed mittens, an old jacket, or wet feet. Things weren't the same but life went on... until suddenly there it was again... in your possession and under your control once more.

The lost and found table is an important metaphor for what happens to many retirees. Throughout life you may have had favorite things to do, heights you aspired to, or a sense of satisfaction you enjoyed. But in the hustle and bustle of getting to work, ferrying kids around, or helping others, pieces of your dreams ended up lost in the shuffle... put on hold... or left behind.

Whether it's an aspiration to play a musical instrument, join a theatre club, learn a second language, visit a distant country, or simply finish writing that book, retirement is the ideal time to return to the lost and found and acquaint yourself with a misplaced goal or dream.

Finding your lost dreams and passions starts by answering these three simple questions:

- Who are you when you're not working? What would a family member or friend say you are known for and can't live without?
- What areas of life do you want to have an impact in? What distresses you and pulls at your heartstrings and makes you realize, "I need to do something about that?"
- What are your three fondest memories, accomplishments, or times you wish you could recreate?

Use your answers to begin to acquaint yourself with passions and hobbies. Doing so will put you in an exclusive group of people with a written plan and list of things to "Retire To."

Tell us about your lost and found table story by emailing us.



What A Grasshopper Can Teach You About Retirement

One hot summer day a group of grasshoppers approached a dairy farm. They were in need of an afternoon break and agreed to rest on one of the farm's many large barrels. As they reached the base of the barrel several of the grasshoppers leaped to the top in order to join the rest of their group. To the surprise of a select few, there was no lid and they quickly found themselves swimming for their lives in a tub full of milk.

The other grasshoppers quickly gathered around the edge of the barrel, laughing, taunting and mocking the poor decision and inevitable demise of their peers. The grasshoppers in the barrel feverishly jumped up and down in an attempt to escape, but their efforts appeared useless.

Their peers ridiculed their every effort to get out. One by one they began to succumb to their unavoidable end. However, all but one grasshopper became discouraged by the group's scoffs and negative remarks.

The last grasshopper actually seemed to be jumping up and down faster and faster



Answer c: 7-12 years

Normally it takes 7-12 years to grow a flowering bulb from seed; bulbs can produce both seeds and two or three bud clones, or offsets, annually, but the "mother bulb" lasts only a few years. Properly cultivated, the "daughter offsets" will become flowering bulbs after one to three years.

Source: Investopedia.com



It is said that the tulip bulb itself played a big roll in its crash because they cannot be produced quickly. How long does it take to grow a flowering bulb from seeds?

- a) 3-5 years
- b) 5-7 years

- c) 7-12 years
- d) 25-30 years

See answer below left.

... change your perspective and realize you've been given these things and opportunities because you can handle them.

with every remark. This caused the other grasshoppers to laugh and tease the last grasshopper louder and more persistently.

Then, by way of a small miracle the contents of the barrel began to harden. The last grasshopper made such a stir that he actually churned the milk into butter, making it possible for him to jump out.

When he reached the top the other grasshoppers were amazed by his feat and subsequently raised him above their heads and proclaimed him a hero.

What the other grasshoppers did not know about their newfound hero was that upon his landing in the creamy milk his ears were filled with the very substance that saved his life. You see, the milk filled his ears and he could not hear what the other grasshoppers were saying to him.

As he looked up he actually thought they were cheering and

rooting him on. He used their taunts and jeers to his advantage. Where others perceived an inevitable end, he saw a unique opportunity. A perception that saved his life!

At different points of life in retirement, you may feel like you've fallen into a barrel full of milk... barely keeping your head above the surface. While family and friends may not be taunting or jeering at you, it can feel like a myriad of things are pulling you down.

Which makes it crucial to change your perspective and realize you've been given these things and opportunities because you can handle them... and with a little time and consistent effort, you'll come out on top. Your issues and concerns will subside and slowly turn to butter, and make you better than ever before.

We want to hear from you! Email us about a time you rose to the occasion despite the odds being against you.

