

Retirement Wellness Report™



Most Expensive Commodities

If you think gold and silver are expensive, check out some of these rare elements and their estimated values:

1. Antimatter

\$6.25 trillion per gram

By far the most expensive substance on earth is antimatter, which requires some of the most advanced technology available to create small amounts for physicists to study it.

2. Californium 252

\$27 million per gram

Discovered in California in 1950, Californium is a rare-earth metal that is highly radioactive. One microgram of it releases 170 million neutron particles every minute, making it extremely toxic.

3. Painite

\$300,000 per gram

Considered the rarest gem mineral, it can be used in crystal healing or just make a pretty collectible. First discovered in Burma during the 1950s, painite is a mineral that features a pinkish, reddish or brown hue.

Source: *BusinessInsider.com*

Retirement's Strange Sense of Humor

Retirement's a funny thing... if you understand its weird sense of humor. Here's a short list of cruel jokes that retirement may throw at you.

#1: You Don't Have To Work

Ha! Retirement's greatest paradox is that the very thing people think they are leaving behind is required to propel them forward. Nothing about retirement is automatic. It doesn't just unfold into this happy place where everything is fun, easy, and happy. It takes work!

This contradiction doesn't always make it into traditional retirement planning conversations and can leave some people feeling like they just got a pie to the face.

That means retirees need to work on developing the right attitude about retirement and be willing to work at strengthening their relationships, finding new and exciting things to do in order to stay relevant and connected, not to mention making time to keep mentally and physically healthy.

#2: You'll Be Healthier & Happier

People often enter retirement with big aspirations to do things better. "I'm going to cook healthier... Exercise more... Visit these wonderful places... or finally write or fix..."

Problem is, retirement doesn't come with any magical fairy dust that motivates people to make these changes. That's not to say that people can't make changes, however, the inside joke is that retirement tends to make you more of what you already are. That means if you eat poorly, avoid exercise, and don't schedule outings with friends, you're more likely to continue down that path rather than charter a brand new course. Therefore, retirees who want to have the last laugh, need to be proactive about starting new habits now instead of putting it off until later.

#3: Planning Is All About Money

We have created a society that worships the dollar amount it takes to create the perfect retirement. Yes, money has an important role in retirement, but it's essential to look beyond the numbers and consider the mental, social, physical, and spiritual aspects of everyday life in retirement.

A person may retire with all the financial resources needed to maintain a certain standard of living, but money won't buy love, health, family or friends. The shape of one's life and legacy is dictated by what they do, rather than what they have. Thus, investors should avoid building their retirement plan on the shifting sands of numbers, charts and graphs, and instead take the time and energy to plan for specific ways to replace their work identity, fill their time, and stay healthy and connected.

Too often, retirement is portrayed as being all fun and games. Like some sort of utopian phase of life, void of pain, suffering and heartache. But there's much more to it, and by understanding that retirement takes work, requires new habits, and isn't just about money, retirees can avoid falling victim to its strange sense of humor.



Need a helping hand with your retirement situation?

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

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Wally World Retirement

It's a classic scene when Clark Griswold and his family arrive at Wally World.

At the entrance, they are greeted by Marty Moose who is holding a sign that reads "Sorry Folks! We're Closed for 2 Weeks." Their hopes and dreams come crashing down and they're left trying to figure out what to do next.

Viewers are left laughing because it's one more layer of bad luck that has plagued the Griswold's from the get-go. Watchers can also sympathize with them as many have tried to do something fun for their family, only to have it fall apart.

As you may recall, Clark flips out and forces the security guard (John Candy) by gun point to open the park for them. It's a course of action that I wouldn't recommend for anyone, yet the movie offers some insightful lessons for both new and soon-to-be retirees.

First, people need to approach retirement with a sense of humor and flexibility.

Things don't always go as planned and if they're not mentally prepared to make lemonade out of lemons, it's easy to become bitter or angry—attributes that very few people want to include in their retirement plan.



Answers:

First Man on the moon
July 20, 1969

Chernobyl Disaster
April 26, 1986

Collapse of Soviet Union
December 25, 1991

Death of Princess Diana
August 31, 1997



Do you know the years of these historical events?

- 1) First Man on the moon
- 2) Chernobyl Disaster
- 3) Collapse of Soviet Union
- 4) Death of Princess Diana

See answer below left.



Just as Clark expected Wally World to be ready and open for them, retirees can experience something similar in various parts of retirement. For example, the volunteer work they hope to do isn't as fulfilling as they hoped. Or that part-time job is more elusive to find than they expected. And now that they finally have more time for family, it turns out that their kids don't have more time for them.

That makes setting realistic expectations a crucial part of the retirement planning process. If people entered retirement with more knowledge about what life can and will throw at them, they could save themselves from turning into a "Clark Griswold."

Second, communication is so important with retirement. The Griswold's could have easily reduced the amount of stress and anxiety they experienced with better communication.

Before retirement, people need to think about how they will handle a number of unique situations. For example, what happens when Cousin Eddy asks for money? How much can you give and how will you get repaid?

What happens when Aunt Eda needs a ride across country and you're being guilted into it?

While you may not have a Cousin Eddy or Aunt Edna, it's important for both individuals and couples to go into retirement with a starting point to deal with financial requests, aging family members, and back-up plans for when things don't go as planned. So be proactive with these topics and family.

To quote Clark Griswold, "Good Talk Russ!"

