The lessons of life are constantly being taught to us. One of the first life lessons we usually learn, is how to make good decisions.

These processes are taught to us by our parents, grandparents, etc. With the advent of the nuclear family in the 1940s, it became less and less clear how to make good decisions.

You learn these lessons while working, going to school, from peers, from bosses and coworkers. As you move into retirement, it becomes harder to find mentors.

The question comes down to “what do you do during retirement and how do you make good decisions?”

Prior to the advent of the nuclear family, back when retirement was thought out or planned, it became easier to make good decisions during retirement.

You would have had an uncle who retired early; you’d have a grandparent or several different grandparents retiring early or on time... and could watch the ramifications of their choices.

In today’s world, where most of us are lucky to have one parent or sometimes even two... and not have close knit relatives all living under the same roof, it becomes harder to see the good and the bad of decision making.

Facebook has led a number of individuals to make bad decisions based on keeping up with the Jones’. People usually post positive messages about trips and travel on Facebook.

As an aside, today it seems like most of the messages are about President Trump or the Democratic Party or other political areas. At some point, we’ll get back to watching how one friend went on this trip to Vail and one friend went on a trip to Alaska, etc.

You don’t see the decision-making processes in Facebook. All you see are end results and think to yourself, “That relative is successful, they went to France!” or “That relative is successful, they went to Europe!”

All these things are decisions and you only see them as pieces. The question is, how can we all get back to a time where we could clearly see everything and make good decisions?

The world is always teaching us lessons, and some of those lessons are repeated until we learn from them. You’ve always had that experience where something difficult came along and you had to solve it, and you tried to solve it the way where it was right or correct. It was a decision you have to constantly make.

So, today, how do you find a guide? How do you find a way of solving the problem of a smooth easy retirement? One way is to find somebody who is 20 to 30 years older than you and who has already been through,
or started, the retirement process; someone who has made some of those difficult and positive decisions, and hopefully someone with a similar personality to yourself so you will enjoy your retirement. You might know somebody. Sometimes you’re lucky that way.

Another way of having a healthy enjoyable retirement is to work with a financial advisor who has worked with a number of people who are older than you, and who’ve had that experience of gaining or getting into retirement.

That person should be well versed in the language of what it’s like to retire, what it’s like to start anew where you don’t have to work anymore… where you can concentrate on yourself, your spouse, your significant other, your grandkids, your kids, your church or some other endeavor that you planned.

Ask the question, “How can I make my retirement meaningful?” Then wait for the answer. Sometimes it’s not our job to decide the answer, but just pose the question.

Remember, plan today… protect tomorrow.

Until Next Time,

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