

Retirement RX: Small Doses of Wisdom, Inspiration & Truth



Robert Laura

Retirement Rx

Small Doses of Wisdom,
Inspiration, & Truth

By Robert Laura

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ISBN-10: 0-9754250-5-6

ISBN-13: 978-0-9754250-5-3

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Published with RetirementProject.org

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Dedication

None of this would be possible without my relationship with God and the loving support of my wife Amie and our blended family of four children!

Introduction

Traditional retirement plans are often designed to get people from point A to point B. However, as you begin to sketch out this seemingly straightforward journey, it's easy to forget that, like the first explorers, there are sections of every map that are uncharted, with boundaries outside of what can be seen, explained, or anticipated.

It's not uncommon to overlook these voids and simply assume they will remain outside the mapped area. Yet, instead of considering the unknown as off limits or out of the picture, I want to encourage you to embrace and explore them. To walk off the path in order to survey the depths of your heart and soul, seeking out those distant places, and expanding the retirement horizon instead of putting boundaries around it.

Approaching retirement planning as a voyage that embraces both the known and the unknown leads to very different conversations and results. The discussions will be more fun, creative, and personal, and they'll be more meaningful.

Despite the many freedoms that retirement is supposed to offer you, venturing off a traditional planning path isn't part of the playbook for many people. As a result, they can be apprehensive about discussing these new frontiers and putting their thoughts and ideas on paper. People assume if they have the right amount of money and reach a

certain age, everything will just work out. They have been medicated to believe that retirement is all about the dollars and cents, and that they'll figure it out when they get there.

But nothing in life comes that easy. Too often, vague or general assumptions about what life in retirement may be like can lead to disappointment, frustration, and learning things the hard way later. Yet, retirement doesn't need to be a strange place where we end up, full of excuses as to why so much of life ended up in the background, out of sight and off the map.

Instead consider this book like a new prescription or vaccine for retirement. Just as a physician injects a small dose of a germ into our body so that we can develop a natural defense against it, retirees must be given a small dose of what it is going to be like to retire in order to defeat unrealistic expectations and reduce reality shock once they get there.

This new retirement treatment requires more than a single dose and must be accompanied by a commitment to invest as much time and energy in yourself as you have with the financial aspects of retirement. It means starting to infuse your life with new steps and actions—because great personal stories and family legacies aren't created by following the same plan as everyone else. Instead, they are blazed by going where there is no path and leaving a trail for others to follow.

On the following pages, you will find small doses of wisdom, inspiration and truth. Don't feel confined to following the normal page order or my editor's preference for guided structure. Meander through the material at your own pace, taking time to stop and enjoy this new lease on life in retirement. Get the most out of your experience by journaling your new discoveries and inspiring others by sharing your findings with us and those around you.

Fishing For The Big Ones

Gary was an avid fisherman and found his way into the bait and tackle aisle of every store he could. During one trip he noticed a young boy about 10 years old standing alone by the lures.

He was pleased to see the young man taking an interest in the more advanced stuff, instead of just assuming that worms and a bobber were the only way to go. So, he struck up a conversation with the young angler by asking, "See anything good over here?"

The young man turned to him with a somewhat serious look and replied, "Not really, the purple worms and a frog work best for me."

That's when Gary caught a glimpse of the giant frog lure the kid had in his hands. It not only covered his entire palm but looked big enough to be showcased at a county fair.

The sheer size of the frog and the boy's sincere answer caught Gary off guard, causing him to laugh aloud and say, "Wow, that's a pretty big frog isn't it?"

Gary wasn't trying to be condescending or to make the young kid feel like he was out of his league and should change his selection, but it just seemed so ridiculous to Gary.

That's why Gary was surprised when the boy turned to him and without hesitation said, "Not if you're trying to catch the big ones!"

The kid tipped his ball cap at Gary and left him standing in the aisle dumbfounded, but with a valuable lesson: Don't be afraid to go for the big one, no matter what other, more experienced people think!

In other words, don't let mainstream ideas or perceptions about retirement dictate what you should do in this next phase of life. Go big and don't be afraid to challenge the status quo. It's an invigorating attitude to carry in life.

Reflections:

What aspects of your retirement life and plan are you going for the big one with? What do you feel lured to accomplish in retirement?

How have you gone against the grain in the past or challenged the status quo?

What pre-conceived notions or limitations have you had to rise above?

A Bittersweet Transition

Larry is a respected financial planner who is occasionally called upon to serve as an expert financial witness in divorce cases—primarily, when one spouse tries to hide assets in order to avoid splitting them.

In one case, Larry was called into the court room and asked to take the stand. In most court proceedings, the attorney who hired him has to prove that he's an authority in his field of expertise. Therefore, he has to read off all of Larry's impressive credentials, experience, and career accolades.

As the attorney meandered through the disclosures, Larry sat on the right hand side of the judge patiently waiting to testify when out of the blue, the defendant (ex-husband) broke court protocol. He blurted out, "Okay, there is no way I know as much as this financial guy and, yes, there was money in the account that I did not include during the divorce proceedings."

The judge immediately called the attorney and ex-husband to the bench. The judge advised they adjourn the proceeding and that the two men should meet in the hallway to reach a settlement, which they did.

Larry was dismissed and as he walked out of the courtroom, the attorney and defendant graciously

thanked him. Larry smiled and was glad to be part of the winning team but the entire situation ended up being bittersweet. On the one hand, he didn't have to say a word—no testimony, cross examination, or submission of court exhibits. Nothing.

On the other hand, he had spent hours preparing for that moment, including hours of reviewing relevant forms and statements, researching historical prices for a variety of stocks, and then summarizing it all into several documents. He was paid handsomely for all his time and effort, yet the case resolved so unexpectedly, it left him feeling somewhat unfulfilled.

At first, Larry joked with family and friends about how easy it was to make that money. But there was something else he wasn't talking about. He actually wanted to testify. He wanted to share the work he did, how he did it, have the court recognize his expertise, and convey to both plaintiff and defendant his determination to get to the bottom of this situation.

To make matters more confusing, a week before this case was tried, Larry was complaining to his wife about the workload, how it took longer than expected, and that he probably should have turned down the case.

Was Larry happy, mad, or sad? Frankly, he actually felt all of them and was experiencing

something called competing feelings. It is very common and shouldn't be dismissed, especially when you get closer and closer to retirement.

As people make their way to and through retirement, they can experience a wide variety of feelings, which sometimes don't seem to make sense. Some retirees may have complained about their job in the past, but miss it when they retire. Others may have plenty of money saved and invested, but miss the buzz of problem solving, or being part of a team environment. And yet, many of these same retirees can find joy in their newfound freedom to wake up without an alarm clock.

In any case, you're not alone in feeling bittersweet about retirement. Which makes it important to avoid glossing over your thoughts and feelings, and spending hours trying to solve emotional problems that may take time to sort out and work through.

Reflections:

What are the different feelings you have had or are having about retirement?

What are the things that excite you and those that concern or worry you?

Write down two people that you can contact for advice about what it takes to adapt to retirement.

Certified Professional Retirement Coach Certification (CPRC)

Now more than ever, advisors must realize that there is more to retirement than just the dollars and cents. Fact is, people are failing at retirement at an alarming rate because they aren't prepared for the non-financial aspects of it. Use our certification to:

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About The Author: Robert Laura



Robert Laura is the Retirement Activist who is committed to changing the way people think about and prepare for every aspect of retirement. His nationally syndicated columns at Forbes.com and Financial Advisor Magazine reflect his ground-breaking efforts to challenge the status quo of traditional planning.

As a former social worker and certified personal trainer turned money manager, author, and retirement coach he has found that retirement is among the most fascinating, yet least understood, phases of life.

Robert founded RetirementProject.org and the Certified Professional Retirement Coach designation. He has also authored several books including *Retirement Rx* and *Naked Retirement*.

In addition to his own writings, he frequently appears in major business media and has been speaking and teaching economic, investment, and coach training programs for over 15 years.

He is married to his amazing wife Amie, and together they have a blended family with four children: Connor, Ava, Lucas, and Drake.

You can learn more at RetirementProject.org

Retirement RX: Small Doses of Wisdom, Inspiration & Truth

Find fun and engaging ways to talk about and plan for the non-financial aspects of retirement.

Vivid and entertaining short story collection:

- Lets you see retirement in a more creative and personalized way
- Opens your heart and mind to fresh opportunities in your next phase of life
- Helps prepare your body, mind, and spirit for retirement
- Makes you laugh one minute, then have an “aha moment” the next

Open it up and let it free you from old and outdated ideas about traditional planning.

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ISBN 978-0-9754250-5-3
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