

## Rodger On Retirement

### *Building your future one paycheck at a time*

You can *hope* for the future of your dreams or you can *build* the future of your dreams. I recently read an article that mentioned that roughly 20% of Americans regularly purchase lottery tickets in hopes of winning, to fund their retirement. The same article mentioned that 12% of Canadians are afflicted with this madness. It seems that they are less obtuse in their thinking than their neighbors in the United States. We are all aware that the odds of winning the lottery are nearly the same as being struck by lightning. Yet each day, millions of seemingly rational Americans (and Canadians) pluck down their hard-earned dollars in hopes of an easy path to retirement. Perhaps they have visions of Bentleys, mega mansions, five-car garages, and never, ever having to work again.

The notion of winning the lottery so that I can enjoy an abundant retirement is as foreign to me as being the captain of a starship. My dad taught me, that during my working career, I must continually invest for my future. I build my future retirement income, one paycheck at a time, by placing a percentage of each check I receive into my financial fortress.

You will build your own retirement nest egg by being productive now and placing a portion of your income into your own fortress. Joe Girard is quoted as saying, "The elevator to success is out of order. You'll have to use the stairs...one step at a time." My take on that is that *the stairs are working just fine*. The more productive you are during your working career, the higher your ability to fund a financially robust retirement. But unfortunately, there is that old problem of *willingness*. In other words, are you willing to do what you need to do in order to secure the abundant retirement of your dreams? Or will you continue to buy lottery tickets and flush your money down the drain, along with millions of your misguided neighbors?

If you instead, placed those funds in an IRA account, week after week, year after year, you might find yourself with a boatload of funds, years from now. It is your choice to be rational or dependent on hope. Recently, my friend Lee Milteer was interviewed, and the interviewer characterized her as "disgustingly productive." It was said with a hint of resentment, as if the interviewer could never aspire to be as productive as Lee. What most people do not realize is, that they can be as productive as they wish to be. It is a matter of choice. Preparing for retirement is a choice, and so is buying a lottery ticket. Personally, I have greater faith in my ability to accumulate the funds I require for retirement than playing the very long odds of random chance. I am quite willing to *climb the stairs* because they are working just fine. What about you?