

## Rodger on Retirement

### Your Retirement: You Can Worry or Take Action – Your Choice

“Decision is the empowering opposite of worry. When you take action to solve a problem, you take power away from the problem, and you gain power. For every source of worry and anxiety, there is usually a list of a number of potentially helpful actions. If you get involved in making a list and acting on all the items on the list, worry will be eliminated; it cannot co-exist with such constructive action.”

Excerpt from *The Ultimate Success Secret* by Dan Kennedy and Dustin Matthews revised edition 2011 Published by Kennedy Inner Circle, Inc.

If you re-read Dan Kennedy's quote above, you will no doubt grasp his *action orientation* and the idea that worry can be replaced by carefully considered and meaningful action. Because there is so much financial information available in the marketplace, it obviously is not a *lack* of information that causes one to have a poor financial situation as they edge ever closer to retirement. Rather, it is putting the information to meaningful use. That has everything to do with one's mindset and willingness to take necessary actions. Most people become their own worst enemy due to inappropriate behaviors and actions.

You must focus on your willingness and mindset to put in motion the strategies you will need to retire with dignity and adequate financial resources. In other words, pursue a financially strong retirement.

But what is a financially strong retirement? I think of it as that period of your life where you work only if it satisfies a desire other than a need for money. It is a time where you are able to spend your days fulfilling lifetime ambitions that there never seemed to be enough time for when you were working for a paycheck. Whether it is volunteering, sharing your knowledge as a teacher or coach or starting an entirely new venture just for the sheer challenge of it, or whether it is learning to build handmade furniture or restoring sports cars from your childhood--the point is that you want to be free to pursue whatever excites and interests you. If you make some money along the way, that's fine too!

You can create a tangible vision for your retirement that you can make real in *your* mind. Once this vision becomes real on the inside, you can work to make it real on the outside. You will want to create a shift in what is *your* normal financial behavior to one that is creating wealth for your *future use*.

This will take work on your part. You cannot experience meaningful long-term personal and financial growth with a series of *one-off* actions that you think will help you prepare for retirement--it must be a coordinated series of activities that bring you ever closer to your goals. If you are thinking that you can *wing it*, you are as misguided as a goose flying north for the winter.

My suggestion? Take out a clean sheet of paper and start writing out your own objectives for an abundant and financially strong retirement. Make it real and then begin to take actions to turn your thoughts into reality. By all means, don't try to accomplish it all yourself. Seek out credentialed expertise and professionals to assist you in your plans. Collaborate with those that have experience and learn from them.

It is not difficult to look around you and notice people of limited means driving a new BMW or Mercedes. Now ask yourself; are they mortgaging their futures by overspending in the present? Many believe that they can afford a car payment of "only" \$589 per month for years to come. Well, guess what? They are crippling their ability to enjoy a financially secure future. Enjoy your present, but be mindful that you must build your own financial fortress, one brick at a time.

Rodger Alan Friedman has over three decades of experience designing and managing retirement portfolios and advising clients on retirement matters. For additional information and a free special report on preparing for retirement, please call 1-844-3-MY-PLAN or visit my website: [RodgeronRetirement.com](http://RodgeronRetirement.com)

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