

PEAKS & PLAINS

FACTS ON FINANCE | Pat Heydlauff

RETIREMENT, A CHOICE OR FORCED CHANGE?

Whether you are one of the 77 million baby boomers reaching retirement age every seven seconds, approximately 12,000 people per day, or still part of what the government calls the non-mature workforce at 45 or under, the word retirement can create waves of anxiety, mile high piles of questions and even unrelenting fear. In today's economy, the anxiety and fear has been magnified 100 fold when it comes to retirement. Will it be your choice to do so within your chosen time frame or will it be forced upon you whether you want to or not?

Do you participate in the herd mentality that thinks retirement means you stop working and stop living? Retirement isn't a life sentence to stop living but rather an opportunity to choose how to spend the rest of your life.

THE BIG QUESTION: Thousands of articles are written daily by investment firms and brokerage houses about the financial aspects of retiring but that's only the tip of the iceberg when it comes to this major lifestyle change. According to government statistics, 70% of those reaching the age 65 every year believe they will not have enough money put away for retirement. It's up to you to decide what type of lifestyle you wish to live at retirement age and how to continue your flow of income with contingency plans to do so.

But what about the big question "do you want to retire? If yes, what are you going to do with the rest of your life when you do retire?" The traditional definition of retirement is the removal or withdrawal from service, office or business. The contemporary definition is to leave, give up or stop working. It doesn't matter if you are 25 or fast approaching 65, lots of thought and planning needs to go into these two questions.

Company 401(k) Plan Statement Period July 1 - Septe			
Contribution Percentage	15%		
Employer Match	6%		
Contribution Allocation			
Stocks	25%		
Bonds	25%		
Mutual Funds	50%		
Total	100%		
Portfolio		Summary	
	This Per	Last Period	
Stocks	\$74,264	\$72,853	33
Bonds	\$54,243	\$51,034	23
Mutual Funds	\$58,483	\$61,111	41
Cash & Cash Equivalents	\$4	\$1	
Total Portfolio	\$211	\$186	
	Last Period	Investment Gain/Loss	Dividend Inflow
Stocks	\$72,853	\$349	
Bonds	\$51,034	\$699	
Mutual Funds	\$61,111	\$2,035	
Cash & Cash Equivalents	\$3,1	\$0	\$0
Total Portfolio	\$218,8	\$9	\$2,970
Investments			
	2 Months	9 Months	1
Aggressive Stock	-0.83%	2.23%	
Growth Stock	-0.21%	1.35%	
Income Stock	0.23%	1.58%	
Treasury Bond	4.90%	5.50%	
Municipal Bond	3.50%	6.70%	
Corporate Junk Bond	5.42%	4.23%	
International Mutual Fund	-4.50%	-0.58%	
Real Estate Mutual Fund	5.70%	7.75%	
Durable Goods Mutual Fund	8.90%	10.35%	
Cash & Cash Equivalents	3.80%	4.89%	

STOP PROCRASTINATING: Procrastinating is Enemy No. 1 when it comes to thinking about and planning for retirement. When you became an adult you planned for the future by getting an education and getting a job so you could live the type of lifestyle you wanted. Reaching retire-

ment age is inevitable so plan for it as well so the retirement time frame of your life can be just as good as any other portion of your life. According to government statistics, 33% of the current work force is 'mature' workers, age 45 and over and fast approaching retirement age.

Perhaps you do not want to quit working. Does that mean you will be able to stay at your current job indefinitely? Do you want to stay at your current job indefinitely? Current research shows that people who transition from full time work into a temporary part time job live longer, are healthier and function better than those who stop working altogether.

Retirement should be looked at as a bridge from the past to the future not as the end of life waiting to see if you die before the money runs out. This takes a lot of thought and planning on your part to ensure both a smooth transition and living a life you love once you get there. Stop procrastinating and start planning. There is life after retirement.

CREATE A RETIREMENT PLAN: According to basic Feng Shui principles, when you create balance in your life the result is harmony and joy. As you create your retirement plan the focus should be on what type of retirement lifestyle will provide you (and your spouse) balance.

Do you want to stay active, busy and working? Do you want to travel with your spouse or visit family regularly? Do you play golf and wish to play three or more times per week? You may need to relocate or downsize to create your transition to retirement. Statistics show that 59% of boomers plan to relocate. Of those, 21% plan to move to Florida and 18% to Arizona. Take the following steps today to begin your retirement plan:

- Use a yellow tablet or a simple computer program to list all of the things you'd like to include in your retirement plan - include everything from continuing to work to part time work, volunteering to taking up something creative like sculpting or painting.

- Expand each of these possibilities to see what steps need to be taken now and at various time frames in the future to make them happen.

- Evaluate the plan to make sure you have balance between busy time or work time and recreation, family time and alone time as well as physical activity to sedentary time.

- Make sure your plan is balanced for both you and your spouse. One of the biggest complaints in retirement comes from women when their husbands stay home daily with nothing to do and try to take over running the household or are critical of how she does what she does or doesn't do. This problem is compounded by the fact that while the husband has retired, the wife's work continues and even in-

creases with him home all of the time. This one issue causes great marital strife in the first two years of retirement unless planned for in advance.

- Retirees who are the happiest and most satisfied say it is because of their family, friends and fitness. They defined this as having a strong social network, being civically engaged and staying physically active.

USE FENG SHUI PRINCIPLES TO ENERGIZE

YOUR PLAN: Your plan need not be perfect but it must be flexible. Circumstances, thinking and your health change over the years, so must your plan. Whatever your plan includes be sure to energize it by using some of the following ideas:

- Keep your plan a live and vital document by energizing the east area of your living/family room with a healthy upward reaching plant like lucky bamboo, you can also use a picture of lush gardens or trees - the wood element focuses energy on bringing new things and income flowing into your life, something you need now and at retirement.

- To help you remember to review and revise your retirement plan regularly, place something heavy made out of the earth like a rock, marble or a decorative piece of quartz in the center of your home to ground your plan and make it an integral part of your future - as you walk by that rock on a regular basis it will remind you to stay centered and in-control of today while planning for your future.

- Create a vision board to help you see what retirement will look like and to energize turning it into a reality: use a simple bulletin board (hang it where you will see it with some regularity) or your desktop and place on your board pictures cut out of magazine, symbols and your own creations that fashion a picture of your future - this step not only uses the principles of Feng Shui to surround you with positive energy but helps you use the law of attraction as well.

- Retirement may be a universal term but means different things to different people. By planning for what you want your retirement to look like it will help you come closer to realizing as well as attracting your future hopes and dreams.

Every thought you have today if acted upon helps you create your tomorrows - think carefully and take action. **END**



—Pat Heydlauff is president of Energy Design, a company that uses proven Feng Shui design principles to improve the bottom line. Her book, "Feng Shui: So Easy a Child Can Do It" outlines the small changes that can lead to a big improvement in one's personal and professional success. Visit: www.Energy-by-Design.com.