

Brothers,

Here it is August already...and the summer is more than halfway over. I hope that you are enjoying some rest and relaxation!

I can't seem to pick up anything to read, whether it's a newspaper, some type of news feed on my computer, or a periodical, without finding articles about retirement. With so many baby boomers getting to that age I guess I should expect it. Articles tell me how to boost my retirement, how to save for retirement, how to use certain plans to have a successful retirement. Some of these articles talk about maximizing the money that I've saved, some talk about maximizing my government benefits, some talk about how I can lower my taxes in retirement. Some articles talk about retirement without even retiring, they say keep on working or take on a new job in the gig economy. Frankly, that doesn't seem like much of a retirement to me.

When I retire I want to do some of those things I've put off over my working years: spend more time with family, travel, get immersed in my hobbies...those kinds of things. I've begun a bucket list to keep track of all the things I'd like to do when I retire.

Here are a few of my thoughts about retirement:

1. I want to retire "to" something, not "from" something. Many believe that the rocking chair on the front porch kills retirees. Retirement means having something different to engage in, not simply sitting around and doing nothing.
2. "Begin with the end in sight." One of the seven habits of successful people as espoused by Stephen Covey. What do you want your retirement to look like? What do you want to do, where do you want to go, how do you want to continue to contribute to your church, your council, and your community?
3. Have goals and have a plan. If you begin with the end in sight, now you have to make a plan on how you want to get there. *Write it down, make it happen*, the book by Henriette Klauser might be helpful. A goal without a plan to get there is just a dream.

I've talked to a number of members and their spouses lately and retirement always comes up as a topic of conversation when we review their current situation. It doesn't seem to matter their age. I've had members as young as 35 and as old as 70 over the past couple of months want to talk about retirement and making sure that they're set at some point in the future. Let's face it, the 35 year old has a lot more time to plan. Time is an ally for him. As changes occur in the economy, he has time to make course corrections. He has time to contribute more to meet the family's income goals, he'll probably earn more as he progresses in his career. For the older member, time is no friend. Less time to earn income, less time to cope with the vagaries of the economy, and topped out in earning power. The closer one gets to the planned retirement age, the more important that a strategy be in place.

That's where I can help. Our new financial needs analysis tool allows me to plug in your personal information and let you see where you stand. Are you accumulating enough funds to meet your retirement income goal? Are there ways to make sure you'll never run out of money in retirement? Is your money safe and secure, not following the whims of the market?

Let's get together and make sure you have a strategy to put you in the winner's circle.

Vivat Jesus!

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