



“Twenty years from now you will be more disappointed by the things that you didn’t do than by the ones that you did do.”
– Mark Twain

WatchGlass Advisors, LLC

By isolating a single aspect of a broader situation and focusing on it, great progress can be made...

Retirement Dreams

by Rosanne Scriffignano, CRC, ACC

For many people, retirement is a galaxy—far, far away! As a result, they wait until they’re forced to detach themselves from the working world. If they focus on retirement planning, they typically only consider financial concerns. Although important, financial planning is just one piece of the retirement puzzle.

Focus on What Matters

When you’re ready to start planning your retirement, what will you do with your time? Will you fill your days with chores and errands? Perhaps you already know exactly what you’ll do during these special years. If you’re not quite sure, consider the following:

- **What activities bring true joy to your life?**—If you have a clear understanding of what brings you happiness, you will be better able to plan for a happy retirement! For example, if you love animals, you could raise a puppy for the Seeing Eye or volunteer at an animal shelter. If children bring you joy, then consider reading to disadvantaged children. The possibilities are endless!
- **Where do you want to live?**—Do you see yourself living in a cottage by the ocean or in an active adult community?
- **Do you want to work part-time or perhaps start a new career?**—Many retirees never fully stop working because of financial issues or because they enjoy working.
- **How could you give back?**—There are a plethora of ways to leave this world a better place. There are many organizations looking for volunteers. What unique skill or talent can you offer? Senior Corps, for example, helps people over age 55 to locate volunteer opportunities in their communities.

Your retirement should reflect your unique interests and passions. By carefully considering your options now, you’ll be ready to bring “richness” (beyond money) to your retirement years.

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