



February 2020 Newsletter

Five Retirement Questions to Ask Before "How Much Should I Save?"



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"Be who you are and say what you feel, because those who mind don't matter and those who matter don't mind."

– Bernard M. Baruch



How do I plan for a comfortable retirement? Before you pull out your calculator, consider these questions:

Have you considered a second career in retirement?

According to a recent Charles Schwab survey, more than 40% of people within five years of retirement said they want to continue working in retirement. Along with the benefits of staying active, by continuing to earn a paycheck, you mitigate the need to deplete existing savings.

Would you rather take mini-retirements and postpone long-term retirement?

While most people still envision retirement as a point later in life when they stop working altogether, the idea of taking time off from work for extended periods to travel, raise a family or simply take a break at various life milestones is becoming more common. If this sounds appealing, it will require some diligent planning and saving along the way and will impact the way you think about saving for a traditional retirement down the road.

How important is it to leave a financial legacy?

Ask yourself, would you rather spend every penny or leave money to family, friends or a charity after you're gone? This answer will impact your financial decisions in retirement. Estate planning isn't just for the



ultra-wealthy; most people should create a basic estate plan, including a will that outlines how you would like your assets to be distributed.

Do you and your spouse or partner have the same retirement lifestyle vision?

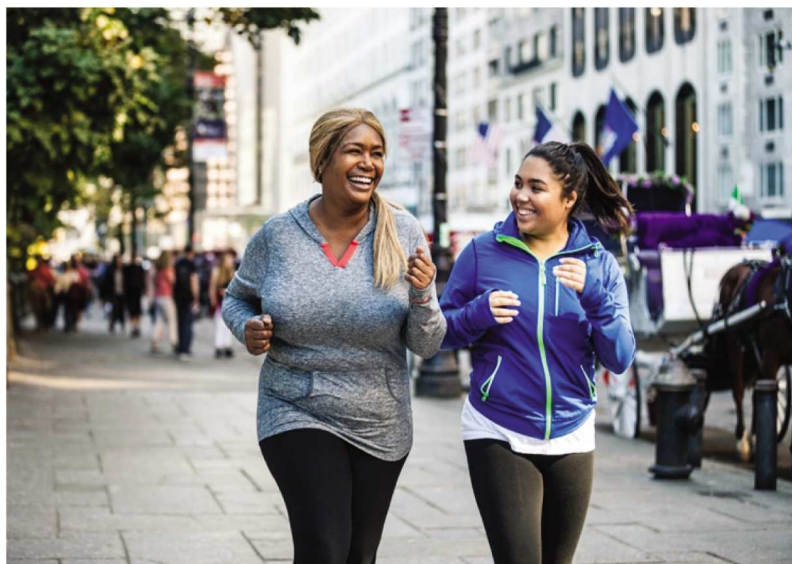
If you are in a relationship, it's a good idea to get on the same page when it comes to retirement. Do you want to be active? Are you planning to stay in your current home or retire elsewhere? These questions will not only help determine how much you need to save, but also can inform whether you will merge your finances or keep some separate to meet differing goals.

Do you have a plan for funding your retirement once you decide to tap into your savings?

Make sure you have a plan in place for how to make those savings last. To do this, consider consulting a professional to create a retirement income plan and start with the basics: Choose the right mix of conservative and aggressive investments to provide diversified sources of return. Determine how much you need to withdraw on an annual or monthly basis. Learn about products and services designed to help manage and deliver retirement income.

<https://www.brandpointcontent.com/article/34784/5-retirement-questions-to-ask-before-how-much-should-i-s-ave->

Four Common Fitness Myths Debunked



Weight-loss tips, fad diets and more - these days, they're everywhere you look. And most of it is false information. Here are some commonly-held

Trivia Game

In the movie "The Last Dragon", Bruce Leroy's father owned which type of restaurant?

- A. Chinese
- B. Pizza
- C. Italian
- D. Gas Station Convenience Store

In high school football, how long is each quarter?

- A. 15 Minutes
- B. 12 Minutes
- C. 20 Minutes
- D. 8 Minutes

In what country is Valentine's Day an official public holiday?

- A. Ireland
- B. Egypt
- C. Denmark
- D. None

Which country had banned the sale of the original "Grand Theft Auto" on the grounds that it would incite violence?

- A. Canada
- B. India
- C. Brazil
- D. New Zealand



misconceptions about fitness and the real truth behind them:

1) Myth: You have to put in a lot of time to get results

On average, Americans believe they need to work out for 95 minutes for it to even be beneficial. However, the U.S. Department of Health and Human Services notes that just 10 minutes of exercise will help raise your heart rate and maintain fitness levels.

2) Myth: Working Out is like a five-day work week

Nearly half of Americans believe you need to work out more than five times a week in order for it to be effective - and that's just not true. "You don't have to work out seven days a week, two hours a day, to get healthy," says Chris Rondeau, chief executive officer of Planet Fitness. "The key is to just get started and know that every minute truly matters, and over time, can have a significant positive impact."

3) Myth: Fitness needs to be a competition

Studies show that head-to-head challenges are demotivating to the majority of Americans who don't currently belong to a gym. When it comes to individual health, all activity counts, not just your position on a scoreboard. Find physical activity that is motivating and fun for you.

4) Myth: Social media helps spread the message of health and wellness

Quite the opposite. Common "fitspo" phrases such as, "no pain, no gain" or "nothing tastes as good as skinny feels" are ineffective, according to most Americans. On the flip side, 65 percent say that inspirational messaging like "investing in yourself" and "a year from now, you'll be glad you started today," is motivating.

<https://www.brandpointcontent.com/article/35858/4-common-fitness-myths-debunked>



Ways to Spend More Family Time Together

While Valentine's Day can be incredibly romantic, remember to invest in family relationships in the ways that really count. Check out the article

below with tips on spending better quality time with family:

Valentine's White Chocolate Raspberry Smoothie



Serving Size: 2, 8oz. servings
Prep-Time: 10 Minutes
Total Time: 10 Minutes

Ingredients

- 1 Tbsp white choc chips
- 1/2 c nonfat vanilla Greek yogurt
- 3/4 c frozen raspberries
- 1 c almond milk or milk
- 1/2 c ice (only if using fresh raspberries)
- Fresh raspberries for garnish (optional)

Directions

1. In a small microwavable bowl, heat white chocolate chips about 30 seconds and stir until smooth and melted through. Set aside to cool slightly.
2. Add all ingredients, including melted chocolate, to a blender (or Bullet, food processor, etc). Blend until smooth.
3. Pour into glasses and top with fresh berries. Enjoy!

<https://livelytable.com/white-chocolat-e-raspberry-valentines-smoothie/>



Family Night

Choose a night each week that is always family night. Everyone should know what night this is. Keep it scheduled and don't let anything fall in its place. This is important. Go to a fun place together or go out to dinner. Stay home for a movie night or game night. Talk! Tell each other about your week and your plans.

Family Vacation

Have a family vacation at least once a year. The best memories I have growing up, was when we went somewhere fun all together. It doesn't have to be an elaborate cruise, although that would be a blast and surely create fond memories! Go camping, rent a cabin in the woods, go to amusement parks, or even have a staycation. But do it, spend time together on vacation!

Exercise Together

Get outside with your kids! Go enjoy the great outdoors. Go hiking, fishing, boating, or participate in family runs together. Physical activity and sunshine is great for everyone but when you do it together as a family, you build those relationships at the same time. Win-win!!

Read Together

Go to the library together. Find a list of great chapter books for whatever age your children are. Before bed, read a chapter together. Reading together makes for great conversation and bonding time. And if a movie was made after the book, go see it together!

Get Artsy

Sign up for an art class together! There are some awesome classes and opportunities out there in the communities. Go to a museum or an art show. Or just find a simple craft to make at home together. Whatever it is, doing art together makes great memories with your family.

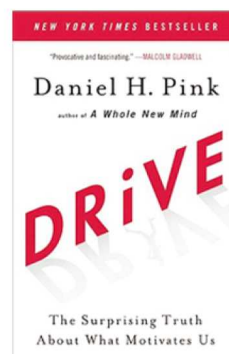
Get in the Kitchen

When you make dinner, ask one of your children to help you. I know this might make the dinner process a little longer, sometimes a lot longer. But if you help your kids get familiar in the kitchen when they are younger, it will be easier for them later on; they might even thank you for it someday.

<http://sahm.org/house-home/7-ways-to-spend-more-family-time-together/>

Book of the Month

Drive: The Surprising Truth About What Motivates Us by Daniel H. Pink



In his book about mankind and motivation, Pink draws on 50 years of behavioral science that contradicts conventional wisdom.

The book explains what truly motivates humans, and why what we've been led to believe about motivation is false. Pink argues people are not motivated by traditional incentives like money, but by self-determination, which is comprised of autonomy, mastery and purpose.

<https://www.danpink.com/drive/>

