

PERHAPS COUPLES SHOULDN'T AUTOMATICALLY RETIRE AT THE SAME TIME



You can picture exactly what your first day of retirement will look like. You'll pack your bags, start up your new RV, and with your spouse head out on a two year tour of the great national parks.

Unfortunately, your spouse doesn't share your vision.

Not only does he or she dislike long road trips, they don't think you can afford an RV in the first place. And besides, they don't want to have to leave their rewarding career just because it happens to be the day you can retire.

You might think the above scenario can't happen to you. But unless you've had an in-depth discussion about the exact details of your retirement transition, you could be heading for some potential unneeded conflict.

A Strain On Marriage

Being able to live off your investments is a dream-come-true that can only be realized after years of careful financial planning and discipline. Yet, when that day finally comes, it can be stressful on your closest relationship. Any major life change can be challenging to a marriage, but one that involves bedrock issues like finances, living arrangements, and lifestyle can be especially contentious.

Couples who simply assume that they're thinking the same things about these issues, but haven't had a complete conversation about it, will most likely have very different ideas about what their retirement should look like.

We'd Rather Not Talk About Money

One reason is that finances are not a comfortable topic for most people. According to Colin Walsh, CEO of Varo Money, talking about money is culturally shameful. "Everybody needs it, and controls it so much," he says, "but nobody talks about it."¹

Backing this up is a survey of 3,000 adults conducted by investing app Acorns, which found

that 68% of people would rather talk about their weight than money.

It's no wonder that a retirement study by Fidelity Investments found that 1 in 3 couples are not in agreement when asked to describe their expected lifestyle in retirement.²

Michelle Singletary, a financial columnist for *The Washington Post*, wrote an article titled "Can Retirement Ruin Your Marriage?" Her short answer is, it can if you're not on the same page.³

One idea Singletary asks her readers to consider is staggering their retirement dates. Not only will this allow both spouses greater flexibility when transitioning out of the working world, but it can have financial benefits as well.

We are the ideal people to talk to together as a couple. Not only can you benefit from our acquired wisdom in helping people in similar situations, but being a third party with your best interest in mind, we can help you and your spouse hear each other clearly and come to agreement on the major issues surrounding retirement.

Having your expectations out in the open can help ease both your minds and ensure that your transition into retirement is free of conflict.

Have a great weekend!

Source: Efficient Advisors

Golf Tip of the Week



Stop Caring for More Control

It's extremely common for golfers, pro or amateur, to have a hole or holes that they routinely play poorly. You know the ones; they aren't just adding bogeys to the scorecard. In fact, it's closer to a total meltdown. Hitting drives into the weeds, skulling chips, leaving balls in the

bunker, and finishing things off with a putting exhibition might resemble slapstick comedy more than respectable sport.

So, the next time you tee up on your personal problem hole, pretend it's a brand-new hole. Maybe, select an iron instead of driver; perhaps, lay up short of the water hazard you normally try to carry. But most important of all, try not to care what anyone thinks of your approach.

Tip adapted from Golf Digest!

Recipe of the Week

“Ice Cream Truck” Ice Cream Sandwiches



Serves 12

Ingredients:

½ gallon ice cream, any flavor you like and slightly softened
2⅔ cups (about 13⅓ oz.) all-purpose flour
⅔ cup, plus ¼ cup (about 3½ oz.), cocoa powder
¾ tsp. salt
1 cup (7 oz.) granulated sugar
1¼ cups (10 oz.) unsalted butter
2 egg yolks
2 tsp. vanilla extract

Directions:

1. Begin by preparing the ice cream. Line a 9” x 13” pan with parchment paper, leaving enough extra paper to hang over the sides of the pan. Press the ice cream into pan and smooth top. Freeze until solid, at least 1 hour.
2. Before turning on the oven, move oven racks to upper-middle and lower-middle positions, then preheat oven to 350°F.

3. Prep 2 baking sheets by lining with parchment paper. Sift flour, cocoa, and salt into a medium bowl; set aside.
4. Mix sugar with butter and cream on medium speed in the bowl of standing mixer, using the paddle attachment, for about 1 minute. Add in yolks and vanilla, and once combined, add in dry mixture until all the ingredients are just combined.
5. Divide the dough into 2 pieces and form each piece into a 5-inch square. Wrap up each piece with plastic wrap, and chill until firm, about 30 minutes.
6. Working with 1 piece of dough at a time, on a lightly floured surface, roll the dough into an 8" x 12" rectangle. Use a ruler and a knife to measure and cut into 2-inch lengths along the 12" side, (you should have 6 pieces). Cut each length in half, creating 12 4" x 2" cookies.
7. Using a long, flat spatula, place cookies onto the prepared pans. Poke about 15 holes into each cookie with a sharp object, like a skewer. Bake about 10 to 12 minutes, until done, rotating pans halfway through baking. Cool completely before constructing.
8. Remove ice cream from pan and cut the ice cream into 12 4" x 2" rectangles. To construct the sandwiches, place the ice cream between 2 cookies. You can wrap the ice cream sandwiches separately in parchment paper or foil, then store overnight or serve immediately.

Recipe adapted from Serious Eatsⁱⁱ

Health Tip of the Week



Journaling 101

There are so many benefits to journaling. It alleviates stress, gives you clarity, improves memory, and may actually make you a better writer. Check out a few tips to start journaling right away.

- **Write on paper.** Get yourself a nice journal that you like and write in it. There are benefits to physically writing (versus typing on a keyboard) that tap into your emotions, creativity, and intelligence.
- **Just write.** Freely write whatever comes to mind. This journal is for you, and you'll benefit by just putting pen to paper.
- **Try a writing prompt.** You can search for journal prompts online. Sometimes it's a question, "what would I do with 1,000,000 dollars?" or sometimes a fill-in-the blank such as "the strangest thing that happened today was _____."
- **Listicles.** Sometimes journaling can be a list, such as a gratitude list, a list of friends and their traits, or a list of things you love.
- **A little or a lot.** Whether you write a little or a lot, try to make it a habit, and occasionally revisit what you wrote.

Tip adapted from Bustleⁱⁱⁱ

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Sources:

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ⁱ <https://www.golfdigest.com/story/how-to-defuse-a-blow-up-hole>

ⁱⁱ <https://www.seriousseats.com/recipes/2012/07/classic-chocolate-vanilla-ice-cream-sandwich-recipe.html>

ⁱⁱⁱ <https://www.bustle.com/p/11-journaling-tips-for-making-it-a-part-of-your-everyday-routine-9538923>