



RETIREMENT



Now What?

LIVING TOGETHER AFTER RETIREMENT OR: There's a spouse in the house



What if you had all the free time in the world to do whatever you choose? Sounds like a great idea, right? Well, for many people, having a routine, getting up at a certain time every day and going to work gives them the purpose and structure they need to function. In fact, many people's identities are formed by their job or profession. Imagine one day, waking up, suddenly realizing that's now all behind you. We all dream about the day we can throw in the towel and not have to answer to a time clock? So, now that the day has come, what are you going to do with all of that free time?

For some people the thought of retirement can be stressful. You may have heard the

saying "Idle hands are the Devil's workshop". Plus, the stress of being with your spouse 24 hours a day, 7 days a week can be pretty intense. A while back, one of my clients referred to her husband's retirement as "Twice the HUSBAND and HALF the income!" So, a large part of retirement planning should go beyond just the numbers, but into the mental preparation of it all.

So, if you're feeling a little stressed about this next chapter in your life, here are a few ideas that you may be able to use to fill up your daily calendar...

1. Continued Learning- It's really important to continue to mentally challenge yourself in retirement. Ideas such as learning a new language, playing an instrument or taking cooking

classes may help exercise the cerebral muscle.

2. Giving Back - You've got a lifetime of experience and wisdom you can share. Some retirees would prefer giving back. Whether you decide to mentor children or join a civic club like Rotary, Kiwanis or the Moose Lodge, etc. there are lots of ways to get involved. Another idea is to volunteer your time helping through your church, hospital, school, or public library. Giving back can be just as rewarding for those doing it.

3. Health and Wellness - Do not underestimate the importance of health and wellness. After all, you want to enjoy a long and fruitful retirement, right? Consider joining a gym, or getting involved in an active sport like biking, hiking, kayaking or pickle ball to keep those joints limber. The key is to commit to something and do it consistently. Just keep moving!

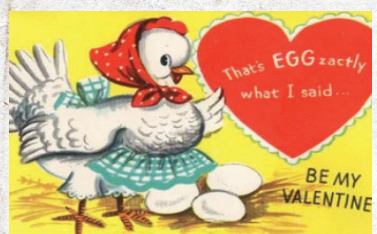
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February is the month of LOVE and the official end of Winter. I can say for many Floridians, bring on Springtime, we're ready! By the time you get this, that little rascal, Punxsutawney Phil will have told us whether or not we're still in for another 6 weeks of winter. Hopefully not.

Valentine's Day is February 14th, so show that special someone just how much you love 'em. In our continuing tradition of unusual National Holidays, February 4th is "Thank a Mail Carrier Day" because without them, you wouldn't get to read this great little newsletter! And finally, for all of you olfactory connoisseurs, February 27th is Anosmia Awareness Day, so be sure to breathe in deeply and smell the roses. Get it, how I combined Valentines Day with Anosmia! Happy February!

Respectfully,
Scott Weidman, CFP®



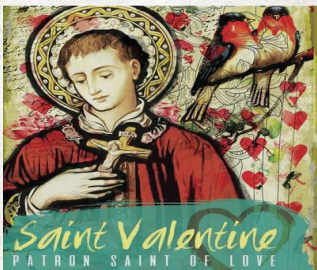
Celebrating 21 years!



It's been a while since I shared anything about my daughter, Savannah, the inspiration for the

name Savannah Court Financial Advisors. Well, I've been in this business that long. My, how time flies. Well, she's doing great. Independent, living in New Smyrna and just had her 21st birthday, believe it or not, selling life insurance. Maybe not old enough to have a 21 year old kid! Some of you may even remember when she was just born. she'll follow in her old man's footsteps one day and join the practice! Fingers crossed.

Origins of Valentine's Day



Saint Valentine was a priest in Rome during the 3rd century under Emperor **Claudius II**.

Claudius had banned marriages for young men, believing that single soldiers fought better than those with families. Valentine, however, secretly performed marriages for young couples. When he was caught, he was arrested, and while in prison, he is said to have healed the jailer's blind daughter. Before his execution on February 14th, he supposedly sent her a note, signed "from your Valentine," which is believed to be the origin of the tradition of sending love notes.

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4. Start a Small Business – Have you ever thought about hosting and Air BNB in the guest room of your home? You'll meet lots of new and interesting people. Or how about becoming an UBER driver? For pet lovers, "Rover" is an app that allows you to spend time watching people pets while they travel and make a few bucks doing it.

5. Travel – Now backcountry? By now, maybe you're starting to look forward to that transition into retirement and the whole idea of being identified by your profession just got a whole lot less desirable. Hopefully this gave you some food for thought and you're ready to take retirement by the horns and live the best life you can! Now that you have all the stuff in life you want or need, many retirees pursue experiences like travel. Planning a trip can seem overwhelming, so consider talking with a travel agent. Maybe a cruise is to your liking? Or an international get away to a world renowned place like Machu Pichu, or the Colosseum in Rome? Or how about an Alaskan train ride through the



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Flashback 50 Years Ago This Month



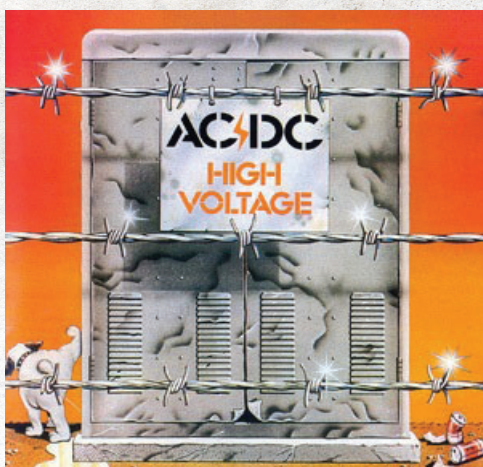
1973 energy crisis. Interestingly, many industrialized countries around the world follow a clock-based schedule for daily activities such as beginning and ending work or school, coordination of mass transit, etc. Since the days are longer in the summer, DST moves the clock ahead one hour to make better use of longer daylight and vice versa in winter. “Spring forward and Fall back”. And another humdinger that I never knew... all states observe DST except for Hawaii and Arizona!

Daylight Savings Time began two months earlier than normal in the United States, on February 23rd, 1975 in response to the



On Thursday February 27th, 1975 The Wall Street Journal broke the front page story “Social Security System is on Way to Going Broke, Analysts Warn”. The article noted that payments from the 40-year old (at the time) American Social Security System had finally become greater than the income received from payroll taxes. Since then, they’ve made changes to the program but we’re now facing a similar crisis. Changes are coming.

On February 17th, the Australian heavy metal band, AC/DC released its FIRST album “High Voltage” on the Albert productions label. I always thought they were from Great Britain, didn’t you?



Financial Tip Of The Month

This Valentine’s Day, don’t just get them some roses, candy and a card. But make sure you’re giving them a symbolic gesture of the love they deserve by updating your beneficiaries.

When is the last time you looked at the beneficiaries on your life insurance, 401k, brokerage accounts or money at the bank? Have you had a significant life event since then, such as divorce, wedding, birth of a child or grandchild? How could any of these life events changed your estate planning? Are your beneficiaries coordinated with your Will or Trust? Remember if you’ve got your ex-wife listed on that \$1 million term life policy, but in your Will you are leaving that policy’s death benefit to your new wife, guess what?

The beneficiary designation TRUMPS the Will and goes straight to the ex-wife, no questions asked! Ouch! That’s not the way to say “I LOVE YOU, HONEY”. If you’re totally confused how your last wishes may play out, give us a call!

Idiom Of The Month

“Head Over Heels”



Love is in the air this month and Cupid is making his rounds. The idiom “Head Over Heels”

probably has the oldest origin of any of our previous idioms we’ve shared in our past newsletters. Dating all the way back to the 1300’s it literally meant to be upside down. People used the phrase figuratively when talking about how something or someone affected them profoundly in a positive way. Now, we usually say this phrase when we’re describing someone who is totally, utterly or deeply in love with someone or something in an uncontrolled way. “When he

gazed at her from across the bar, their eyes locked that moment on”. And and they were head over heels for each other from now you know!

