Father's Valuable Advice

Tomorrow is Father's Day. Hopefully you will be able to spend some quality time with or remembering your dad, and thank him for the good advice and wisdom that you may have received from him over your lifetime. Advice from your father and all his experiences could be very valuable, especially with his experiences on money matters. With that being said, it may be time to consider some of his wisdom and advice for your own good.

In my career, I have had the great fortune of working with many fathers as clients. Over these years, I have asked some of them about the fatherly advice they have tried to give their own children. For this week's column, let me share with you some of that advice, which very

Retirement & Estate Planning

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well may help and benefit you in your retirement and estate planning.

• **Be Patient and Think Things Through** – Making impulse purchases can turn into a tremendously bad financial decision. Many fathers have found that if you just sleep on a decision for one or two nights, generally you will make much more sound and financially responsible decisions.

• **Seek Help Early** – I can't tell you how many times a client has told me that they wished they would have obtained the help of a professional, qualified and experienced retirement specialist earlier, and put a plan in place designed for their own unique and specific goals and objectives.

• **Obtain Professional Money Management** – Stock market drops and collapses have severely hurt many people's retirement plans. Many fathers have said to me, "If only I would have had the proper money management in place to help avoid those big losses on my portfolio."

• **Adapt To Changes** – One thing that fathers realize today is that some things are much different than they used to be. To have a successful retirement, you have to adapt to these changes and be proactive in your planning.

You may not want to take fashion advice from your father, but a lot of his wisdom and experiences may very well help you.

Join me next week on the ***It's Your Money Show*** as we discuss retirement planning investment considerations. Hear us on **WMEQ** (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on **WWIB** (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022, info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.