

SET A GOAL



with Jim Farber

In sports we see the game, the stars and the great plays:

The basketball player who calmly puts up a last second 3 pointer under pressure to win the game,
The golfer who stands over a curling 12 foot birdie putt, strokes it, jars it and wins the Masters,
The quarterback who confidently faces three 250lb charging linemen, hurls a perfect pass to the corner of the end zone and wins the Super Bowl,
And, the pitcher who throws a blazing fastball right by the opponents best hitter for “steerike three,” and a World Series victory.

None of these athletes flinched under pressure. Why not? Because they have taken that shot, sunk that putt, thrown that pass and made that pitch thousands of times, over and over, in something we don't see – practice. During the weeks, months and years they spent perfecting their skills, they were preparing to perform when it counts. And, being prepared doesn't apply just to sports. A man jumped into a taxi in New York City and asked the cabbie, “Do you know how to get to Carnegie Hall?” The cabbie replied, “**practice.**”

Now let us look at something closer to home. We see a 67 year old retiree leaving the golf course. He is smiling and humming a tune even though he missed a 3 foot putt to lose his match, and there is no paycheck waiting for him in the mailbox at home. What is he so happy about?

I'll bet you are ahead of me. He is no different than the world class athletes. He is prepared. While he was raising a family, working at a job, or building a business, he was perfecting a skill that enables him to enjoy, for years to come, the things he worked for. That skill is saving:

Shooting a consistent amount into your basket,
Sinking something each **week** into the “hole”,
Throwing a little each **month** into your end zone,
And pitching something each **year** into your (RHFF) “Retirement Hall of Fame Fund.”

Repeat, repeat, repeat. You may not have a clear financial goal. Do not let that prevent you from being the best you can be for yourself and your family. You set the bar. Put away a chunk every week, month and year, and I guarantee* you will be better off than if you do little or nothing. Many of us have an easy way to do it. It is called a 401(k). Sign up now for your RHFF and **repeat after me...**

**A word advisors should not use lightly*

For more information, please contact your trusted advisor at Swartzbaugh-Farber – ‘Client Centered – Client Advocates™’.