

Life Planning Retirement Group Bulletin

JANUARY 2023

IS YOUR GOAL TO
RETIRE IN 2023?
START PLANNING
TODAY

Other Important Dates and News:

- **New Year's Day**
January 1
- **Martin Luther King's Birthday**
January 18
- **Chinese New Year**
January 22
- **The Importance of Long Term Care Planning**
Article [click here](#)



WHAT IS YOUR BIGGEST OBSTACLE TO ACHIEVING YOUR GOALS IN 2023?

It's not a lack of time or bad timing. It's not age, ability, or finances. And it's not even a recession. Believe it or not, research says it's you.

In fact, most of us trip ourselves up when it comes to achieving our goals. That includes New Year's resolutions. Even when we have the best intentions, we can get in the way of our own progress. And that's far more likely to happen during times of uncertainty.

That's when we tend to stagnate. We avoid long-term plans and push pause on our big goals. And we become paralyzed by uncertainty. Sometimes, that means we simply give up on setting goals entirely. And, yet, New Year's goals help us. They give us a sense of control and keep us grounded in unpredictable times. And they can help us cope with uncertainty and motivate us to keep trying to improve parts of our lives.

So, how do you overcome uncertainty paralysis? How do you set goals when everything feels so up in the air?

With a handful of simple, powerful principles that can help you set the right goals and expectations.

If you can use these principles as you set and pursue your goals, you'll be able to choose better goals that are within your power to achieve. You can also discover new paths to progress — even during the most chaotic times.

5 WAYS TO ILLUMINATE TOMORROW WHEN THE PATH IS UNCERTAIN:

1. **PRIORITIES:** Refreshing your priorities can help you set goals that support them. It can also help you stay focused on ways to enjoy, improve or preserve some of the most precious aspects of your life.
2. **PROCESS NOT OUTCOMES:** Instead of tying goals to outcomes, root them in a process. Focus on the input and what you can do, not the output or external signals of "success" or "failure."
3. **SET THEMES NOT GOALS:** Themes can be anything you value: relationships, healthy living, gratitude or financial stability. They act as a "North Star" in Uncertain Times.
4. **FOCUS ON WHAT YOU CAN CONTROL:** Consider goals that you can control like involving behavior, choices or perspectives. Prioritize the ones that are personally meaningful or bring you joy. It will be easier to stay motivated in uncertain times if your goals bring you happiness.
5. **COMMIT TO WORKING ON YOUR GOALS EVERYDAY:** Carving out time for your goals are the only way to make them happen.

If your goal is to retire in 2023 don't delay your plans. The Life Planning Retirement Group can help you stay focused and achieve your retirement dreams even in times of uncertainty.

We offer one-on-one, educational zoom calls. Click on our logo below to schedule one today to start planning for your well- deserved retirement!



HEALTH IN THE NEWS

Get swollen feet checked

Edema, a medical term for swelling, could be a minor problem or could foretell a more serious condition. If you can hardly get your swollen feet back into your shoes after a long airplane flight, but can put them on easily within 24 hours, you're probably OK. Edema can occur in any part of the body or in the entire body, but it's usually noticed in the legs and feet. There are many causes, both benign and serious. Just sitting still or standing for a long period of time can cause temporary swelling. Swelling even could be caused by eating a very salty dinner. But, if your feet and ankles are still swollen days later, it's time to see your doctor.

The cause could be one of these more serious conditions.

- **A blood clot.** This is suspected if swelling occurs only in one leg.
- **Heart failure.** Many things can cause the right side of the heart to weaken, losing its ability to effectively pump blood, which leads to swelling, say doctors at the Mayo Clinic.
- **Liver damage (cirrhosis).** The flow of blood through the liver can get backed up. Swelling caused by liver damage first occurs in the abdomen.
- **Kidney problems.** Damaged kidneys may not properly remove water and sodium from your blood. The result could be swelling throughout the body.

Less-common causes of swelling include other heart problems, thyroid conditions, hormone imbalance, and malnutrition. Swelling itself can be treated by limiting salt, taking diuretic drugs (water pills), and exercising. Elevating the affected limb above the level of the heart for about 30 minutes or longer up to three times a day can help. Whatever the cause, get it checked.

WISHING ALL A HEALTHY, HAPPY NEW YEAR

****2023****



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<https://www.linkedin.com/in/gary-szewczyk-1599b5136>

RECIPE OF THE MONTH

CRANBERRY AND POMEGRANATE BRUSCHETTA



This appetizer is seasonal, festive, fabulously delicious and super easy to put together.

Ingredients:

For the cranberry-pomegranate relish:

- 1 pound fresh or frozen cranberries, washed
- 2 teaspoons chopped fresh ginger
- 1 cup sugar
- ¼ cup honey
- 2 teaspoons Sriracha sauce
- ½ cup roughly chopped fresh cilantro
- zest from one orange reserve a bit for garnish
- ¾-1 cup pomegranate seeds reserve a few for garnish
- finely chopped fresh cilantro or parsley for garnish

For the crostini:

- 1 thin baguette, sliced about ¼ inch thick
- ½ cup extra virgin olive oil
- kosher salt
- freshly ground black pepper
- 8 ounces cream cheese softened

Instructions

Place the cranberries, ginger, sugar, honey and Sriracha in a food processor. Pulse on and off several times till cranberries are coarsely chopped. Add cilantro and pulse a few more times. Transfer to a storage container and add pomegranate seeds and orange zest. Refrigerate for at least 2 hours or until ready to use. For the crostini, preheat oven to 350°F. Place baguette slices on pans. Brush lightly with oil. Sprinkle lightly with salt and a grind of pepper.

Bake for 14-18 minutes or until golden.

To assemble bruschetta, whisk cream cheese until creamy. Spread about ½-1 tablespoon on each crostini. Top with a scoop of the relish. Garnish.

GARY SZEWCZYK | PRESIDENT
Retirement Income Specialist

LYDIA YANGINSKI
Retirement Income Specialist

THE LIFE PLANNING RETIREMENT GROUP, LLC
281 E. Mount Road, Middletown, CT 06457
CT: 860-343-1777 MA: 413-338-8020
Email: info@lifeplanningretirement.com
www.lifeplanningretirement.com