

Maryland Construction Network®

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“Changes in Latitude, Changes in Attitude”

As summer is in full swing, it allows for some of our favorite traditions: eating Maryland tomatoes and sweet corn, watching beautiful sunsets, enjoying the Chesapeake Bay and the annual family vacation. For many of us, this annual reprieve is dreamt about all year long. Once the SUV is packed to the brim (and for those of you with little ones, like me, the portable DVD player is rolling with an occupying movie through lifesaving headphones), we turn on our music and begin the journey to rest and relaxation.

On the drive to sandy beaches, the music of Jimmy Buffett, naturally flows through the speakers. For me, the worries begin to fade away with a favorite song, “Changes in Latitude, Changes in Attitude.” While I normally mindlessly sing along (and I know you do too...) a verse in the song happens to catch my attention. Jimmy sings: “I took off for a weekend last month, just to try and recall the whole year.” This verse caused me to take pause, as I realized that I could actually relate. If you think about it, I am sure you can too. We are all so busy with work, family, friends, volunteer initiatives, sports, etc. We are often required to remove ourselves from daily traditions, tasks and roles to reflect upon past events and give thought to our future and what we desire and require for our lives.

As your worries begin to fade away on your vacation and this reflection and future planning process occurs, you’re bound to remember the reasons you have worked so hard in the preceding months. It may be to provide for your smiling children, to save for a vacation home or to fund your retirement dreams. Whatever the reasons are, I encourage you to do two small things.

First, take a notebook to the beach or pool with you. When these thoughts pop into your mind, write them down. These thoughts, after all, are your financial goals and objectives. As you “try to recall the whole year,” this takes the shape of your own personal review. Be

honest with yourself and give it a grade. Are you on track for what you want and demand for your life? Secondly, once your vacation is over and the real world roars back, open up that notebook every quarter. And even more importantly, share that notebook with your financial planner so they are aware of your goals and can work with you to track toward them.

While your monthly investment statements are viewed in dollars and cents, we must remember what we are working for and the actions we are taking throughout the year to accomplish our goal. Examples of such actions include: paying off debts, taking advantage of the company match in a 401(k), maxing out 401(k) contributions (if that is not feasible, increase your contribution by at least 1% this year), finalizing your Wills and Power of Attorney documents, purchasing life insurance to give your spouse peace of mind, building up an emergency fund and finally, meeting with a Financial Planner to determine how much you need to save for a comfortable and fulfilling retirement. Just as Jimmy Buffett had to “take off for a weekend to recall the whole year,” I do not want for you to wait until it is too late to recall what you want out of life and what you are working so hard for. I would much rather hear about you having an amazing “cheeseburger in paradise...”

Lauren M. Rebbel

CERTIFIED FINANCIAL PLANNER™

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