



Scarsdale Investment Group

The Unbeaten Path to Secure Investment Growth

Why Work When I Could Retire?

Let's assume that you have enough assets to comfortably retire (i.e., give up your stream of earned income.) The question I am often asked is: why do I continue to work? I often tell friends and clients that I don't "work". I gave it up years ago after I left the corporate world.

This may be confusing.

Let's start with the definition of the word "work". Here is mine in two parts:

First, I am working if I spend my time with people with whom I don't enjoy dealing. On the other hand, if I am spending my time with intelligent and interesting people, this is something that I enjoy and is definitely not work.

Second, I am working if I am dealing with activities that I don't enjoy doing. On the other hand, if my activities are focused on helping individuals make investments that help keep them safe and allow them to sleep better at night, that is a great pleasure, and not work.

So, if I am spending my time with warm and interesting people and helping them by keeping them safe, I am not working, according to my lights.

As I said, I don't work. The fact that I receive compensation for my enjoyable activities does not diminish my pleasure. By the way, writing essays for our free newsletter is not work either.

How wonderful is it that someone whom I don't know calls me and wants to discuss some article or a strategy in one of our books. It is even better if he or she is satisfied that they have a new or better understanding of some financial concept. Being able to enrich another person's life by a new understanding is always a joy. Being able to pass on hard-won knowledge about obscure subjects, such as bonds, is challenging and rewarding.

If that person becomes a friend and we have continuing contact, that enriches my life and hopefully theirs as well. It is hard to find someone who is interested in what you believe is interesting. I now have friends from coast-to-coast (of many ages and nationalities) who share their insights with me.

When these new friends teach me some new way of looking at the world or a new idea to ponder, my life is enriched. The questions that I am asked often lead me to do new research and continue my writing. The challenges and new ideas that come my way,

push me to reexamine my strategies and sometimes my facts. Everyone has something to teach me and hopefully I will continue to be open to new ideas and ways of being.

Hildy and I have a calling, and it is not about money. It is about demonstrating a financial path and strategy that we discovered years ago that others can follow. We work to make it available to anyone who cares to spend the time and energy to understand what we have discovered. It may not be the only “truth”, but it is a way that has worked for us.

Although some may consider my activities work, in view of all the excitement and fun I get, why would I ever give this up? I will keep at it as long as I can still make a valid contribution to others and if clients still desire my help.

In conclusion, in truth I am not retiring simply because my life is rewarding and fun the way it is.

I hope I can continue doing this as long as I live.

We would like you to join the conversation about achieving your cash flow needs through high quality bond investing.

- Tell us about your experiences around investing and retirement.
- If you are younger and planning your future, ask us questions about how we used bonds to achieve our own financial independence.
- Ask us questions and let us help you build a future cash flow from high quality bonds.