

# Plot a Course Your Retirement Dreams



**Larry J. Gallant**  
FINANCIAL VIEW  
ADVERTORIAL

How many times have you heard the old proverb “Never put off till tomorrow what you can do today”? When it comes to your retirement, truer words have never been spoken. After all, the only true way to realize your retirement dreams that you control is to plan ahead and stick to that plan along the way.

Consider a vacation. We all need one now and then. But a successful, rewarding vacation never comes without planning. The better the plan, the more enjoyable the vacation. For some reason, it’s easier for us to plan a vacation and make the necessary financial sacrifices than it is to plan for retirement and sacrifice to ensure our retirement is all it can be. Why is that?

My personal belief is that a vacation is more tangible, more immediate and perhaps more urgently needed in most peoples minds. So how do we make retirement just as important in our daily lives? Here’s one way...try this exercise. Close your eyes and imagine yourself in your retirement. What are you doing? Are you on a beach relaxing in the sun? Are you fishing at your cottage in Muskoka? Are you taking a trip to Venice? Or perhaps you are dedicating more energy to your favourite past time, be it golf or gardening. Whatever the activity, it is something that you always wanted to do but were unable to fully enjoy while your work was still part of the equation.

With your senses heightened by your imagination, plot your course in order to realize those retirement dreams. Examine where you are financially, where you need to be and how many years until you need to be there.

My role as a financial advisor is to help built and protect client wealth through sound advice and service. One key ingredient to building wealth is a Registered Retirement Savings Plan. Imagine the freedom of knowing that you could choose to retire when you wanted because affordability was not a concern. That’s the power of retirement planning!

**“By plotting your retirement course you dramatically increase your chances to realize your retirement dreams”**

Every February, for a few short weeks we are reminded to contribute to our RRSP’s. But the truth of the matter is we should be following our course to retirement all year long. By plotting your retirement course you dramatically increase your chances to realize your retirement dreams. Don’t delay...plot your course today!

To discuss this article or to arrange a free no obligation review of your portfolio and retirement plans, please contact me at [larry.gallant@queensbury.com](mailto:larry.gallant@queensbury.com), visit my website at [www.gallantfinancial.ca](http://www.gallantfinancial.ca) or call 905-892-2100.

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