

## Senior Advice: Fear of financial insecurity may scuttle dream trip

by Doug\_Mayberry

Q: My husband retires in about two months. He has had an excellent career, and will receive a good retirement income. His dream vacation has always been to visit his ancestors' village in Poland. Based on some letters he received a few years ago, he believes he can reconnect with distant relatives there. Now he's telling me after retirement he doesn't want to go because he is afraid to spend the money because he thinks we may need it. I believe we don't have to be concerned about money problems. As we are in good health and to the best of our knowledge his cousins are also, it's the right time to make the trip. How can I overcome his objection?

A: Begin your campaign by visiting a travel agent, picking up trip brochures and researching a good ticket price. We all know airlines frequently offer special fares, especially at the beginning or ending their high season. Suggest to him that he will not be content until he makes the trip, nor will you, as you know much his dream vacation means to him. Write, or if possible call, his cousin to determine when it would be the best time to visit. Check out some Polish library history books to spur him on. Pull up Web site vacation information, and call the Polish Embassy for brochures and maps.

Tell him not to worry about the finances. Suggest you will cut back on the grocery purchases for six months to save up. A trip of a lifetime literally probably means just that, and to pass it up now may mean there will never be another opportunity to do so. We all become fearful when we consider our future financial needs. Amazingly we work out the finances and enjoy our trips because we become enthusiastic in doing so. He will need no more convincing than when he chats with friends who are sorry they didn't travel when they could. Let him actually retire, he'll have free time, and your enthusiasm will coax him along. The next thing you know, you'll be wondering who will take care of your mail and lawn while you're gone!

Q: Our granddaughter is a gifted, bright young lady who has just graduated from college. She has always said she would like to get an advanced degree in the medical field. But last week she announced she has decided not to apply for medical school. She said her reason was because she stutters and she is afraid she would not be accepted. We believe that concern is actually one of her assets because she has also become an outstanding volunteer helping others and has frequently been praised by her supervisors. What can we do to encourage this wonderful young lady to point her toward a medical career?

A: Explain to her it's time her to follow her dream. Desire and persistence are key elements in driving our lives. Amazingly, as often happens, what we consider impossible happens. Remind her of the likes of Helen Keller, the deaf and blind genius whose actions made her internationally famous. After being affected by arthritis, Grandma Moses became a renowned American folk artist by beginning her painting career. Work with her to make an action plan. There are so many different growing medical career options in which she would soon find which matches her passion.

It is time for her take action, as we all find out, because we lose our enthusiasm. Help her to fill out those college applications, visit the campuses, and keep her focused and positive. In her interviews her persistence

and attitude in helping others will become evident. Ask for written testimonials from her supervisors. Knowing you are her cheerleaders she will become more focused and committed to continuing her education. Let her know how she can make a difference. Success in achieving that will prove to be a major accomplishment that will affect her entire life.

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