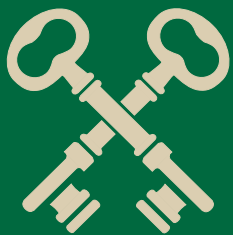




At Cross Keys



**TIME** is on  
your side.



MICHAEL VIZARD

October 2015

We like to say that time is on your side at Cross Keys Bank. At CKB we appreciate the value of your time and are grateful for your giving us the opportunity to serve you and help you achieve enjoyment and success. Whether it is a simple savings account or a sophisticated web-based cash management tool to help run your business, we appreciate your trusting us with your money and your precious time.

I often hear people complain about not having enough time in the day to do all the things they need to do. Though there are always those who are so focused on their destinations that they cannot be satisfied with enjoying the journey, it seems we all have less time to enjoy the simple things in life or “smell the roses.” By the way, be sure to check out our next CKB Travel Club destinations in this edition.

Given the amazing advancements in technology, particularly in transportation and communications, from smart cars, drones, email, text messaging, smartphones, and smartwatches, to apps for everything from Fitbit to Uber, the reality is that efficiency simply allows us to do more with the unforgiving minute. Consequently, it feels like we simply don't have enough time to do everything we have set out to do. This is aggravated by the fact that often times these gadgets of modern convenience will malfunction and leave us scrambling. Nevertheless, one of our goals at CKB is to deliver exceptional customer experiences through exceptional customer services. Time is on your side with Cross Keys Bank because we can help you start enjoying the journey and smelling the roses by providing innovative and convenient banking solutions that allow you to devote your valuable time to the more enjoyable things in life. Our E-banking solutions allow you to pay your bills with your smartphone or from your computer or I-pad. Your company can save time and money by electronically depositing payroll checks directly to the employees' bank accounts.

With Mobile Banking you can deposit a check by simply snapping a shot of the check and sending it to us from your smartphone. We will soon be the first community bank in our markets to provide Commercial Pay for our business customers. This new electronic banking feature is compatible with popular accounting systems like QuickBooks and others, making it attractive for the small business owner on the go.

Some like to resist change as they settle for the comfort of the routine, while others will embrace the changing world, and learn to adapt and master technology to serve their needs, rather than being enslaved by it. So, with technology as our brush, we are helping to repaint the face of banking. Tomorrow's bank office will be much different than most you see today. Gone is the need for monumental bank fortresses, because debit cards and credit cards, computers, smartphones, and smart vehicles have become the common medium for commerce and communication. Our newest branch, at 8740 Quimper Place in South Shreveport, is an excellent example of this trend where we are providing old fashioned banking in a new fashioned way, offering the latest in technological banking conveniences, along with friendly and professional people answering our phones, taking the time not just to visit, but listen and respond to your needs. And these changes, too, will continue to evolve and improve. To see all we have to offer and choose what fits your needs, visit us in person. Or from the comfort of your home or office, visit [crosskeysbank.com](http://crosskeysbank.com) where we bring the bank branch to you!

We all know the old saying, “Time is money.” At Cross Keys Bank we know your time is valuable. Thanks for giving us the opportunity to serve you. And, if you are not yet our customer, thanks for giving us a chance to earn your business. With our professional, dedicated individuals who make up our Cross Keys Bank team ready to serve you, I am confident it will be time well spent.

Your success is our success,  
Michael

**Cross Keys Bank is a full service bank founded in 1902 to meet the needs of a growing community.**

For nearly 115 years, integrity, service and stability have been the guiding principles of Cross Keys Bank, but personal commitment is what sets us apart.

We are neighbors and friends who value the traditions that strengthen community while embracing the innovations that make life a little more convenient for everyone.

From personal checking, savings, insurance and investment accounts to a full range of business banking products, the friendly professionals at Cross Keys Bank are here for you. Visit any of our convenient locations or call on us if you need help with any of our products.

**OUR MISSION IS TO HELP OUR CUSTOMERS SUCCEED. BY THEIR SUCCESS WE WILL SUCCEED.**

[crosskeysbank.com](http://crosskeysbank.com)



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MEMBER FDIC



KRISTEN S. VANDEVEN

## The Bad News: Time Flies The Good News: You're the Pilot!

### Dear Geek Girl,

I'm a mother, full time employee, chauffeur, housekeeper, part-time volunteer and party planner. How can I fit "banker" into this mix?  
Signed,  
Your Average Mom

### Dear Mom,

Cross Keys Bank has many ways to help you make the most of your limited time. Our Online Banking is a robust, secure system that allows you to manage your money in a way that is easy to understand. Many of our customers utilize the transaction categories and description fields to track and manage their finances. CKB's Online Banking even generates reports to assist with tax preparation. You'll find the many features of Online Banking to be easy and helpful.

Remember that your cell phone is a "computer on-the-go." Make the most of minutes spent anywhere you have to wait by using our Mobile Banking App. You can quickly verify account transactions, deposit and view images of checks, pay bills and schedule weekly transfers — even of the kids' allowance into their own accounts! These options make banking easier and faster and provide you with simple reporting tools when you need them. The more you use these benefits, the more time you'll have for something else.

### Dear Geek Girl,

Every payday I waste a lot of time running errands; going to the bank to deposit my check and to get some cash for the weekend, paying bills, going to the dry cleaners, etc. It seems the more of a hurry I'm in, the more traffic I encounter and the longer the line is at the bank. How can I get out of this Friday afternoon rut?  
Signed,  
Rush Hour Ron



### Dear Ron,

Cross Keys has several ways to help you get back that wasted time. One easy way is for you to enroll in Online Banking and install the Mobile Banking App on your smartphone or tablet. You can deposit a check by endorsing it as usual then snapping a picture of the front and the back. Click send and you'll receive an email when the deposit has been approved. If you don't have a smartphone you can make a check deposit at one of our "Intelligent Deposit" ATMs. After completion of your deposit you will receive an ATM receipt that includes images of each of the checks deposited.

Another easy option is Direct Deposit. Direct Deposit provides great benefits for businesses regardless of the number of employees. Ask your employer if it is available. It's a time-saving convenience for both of you. Instead of waiting in line to deposit your check, you can just visit an ATM for your weekend cash. And, you can pay the dry cleaner and others with the quick swipe of a debit card, saving you time at each stop.

# With Online Banking You Can Access Your Money Any Time, Anywhere



With Online Banking you never have to worry what time the bank closes. Your account information is available any time, anywhere. All you need is an Internet-enabled computer. There is no software to install and it's completely secure so your account information is safe.

## With Online Banking you can:

- View account balances, statements and history.
- Download info directly into QuickBooks™ or Quicken®
- Sign up for eco-friendly, convenient e-Statements.
- Transfer funds between online accounts.
- Send and receive electronic messages.
- Reorder checks.
- Sign up for Online Bill Pay to receive bills and submit payments electronically. It's painless and paperless!
- Enroll in Mobile Banking to complete a full range of banking transactions all from the convenience of your iPhone, iPad or Android.

## Cash Management for Businesses

Online Banking lets you spend less time at the bank and more time on your business. Along with all the retail features, we offer your business the following cash management services:

- ACH originations (credit/debit)
- Direct deposit payroll
- Upload directly to QuickBooks™
- Electronic Federal Tax Payments (EFTPS)

## Your Security and Privacy

When it comes to your money we know that security is the number one issue. We operate a state-of-the-art Online Banking system to prevent outside interference. It's like having a bank vault available any time, anywhere.

## Liability for Unauthorized Use

*You must notify us immediately if you believe your Access ID or Password has become known to an unauthorized person or if an unauthorized transaction has occurred involving your account. Phone or e-mail us immediately to keep your possible losses to a minimum. We may require you to sign an affidavit if you believe that an unauthorized transfer or payment may have occurred.*

## Enroll for Online Banking

1. Go to the Personal Online Banking Enrollment page.
2. Read and **Agree** to the Electronic Disclosure Consent Forms and Internet Banking Agreement.
3. Complete the **Online Internet Banking Enrollment Form** and click **Continue**.

*Tip: Your Access ID and Passcode are case sensitive. Be sure to check the Caps Lock on your keyboard. Pay close attention to the answers you set for your Security Questions, these are Case Sensitive and will be asked periodically for authentication and for Mobile Banking verification.*

With Cross Keys Bank Mobile Apps, you can complete a full range of banking transactions all from the convenience of your iPhone, iPad, Android Phone, Android Tablet or Kindle Fire. Simply download the mobile app and log in with your Cross Keys Bank Online Banking User ID and Passcode.

## Mobile Banking FAQs

- Q:** What is required to enroll for Mobile Banking?
- A:** You must be successfully enrolled for Online Banking and know the answers to your Security Questions.
- Q:** How do I enroll for Mobile Banking?
- A:** You must download the app for your specific device or click on the link for the Mobile Browser. You will then log into Mobile Banking with your Access ID and Passcode. You will be asked one of your Security Questions as verification.



# Dustin and Ashley Morris of Richland Parish Named Top Young Farming Couple

We are proud to congratulate Dustin and Ashley Morris, long-time customers of Cross Keys Bank and natives of Richland Parish, who were named the top young farming couple in Louisiana at the Farm Bureau Federation convention, the largest gathering of producers in the state.

Dustin is a fourth-generation farmer, and Ashley is the daughter of U.S. Rep. Ralph Abraham, who also has farming interests and sits on the House Agriculture Committee. "It's a huge honor to be able to represent our state," said Dustin, 32, who is also a national champion rifleman. Ashley, who is also an attorney, said "I love to talk to people about

what we do. This award gives us a bigger stage to advocate for agriculture." The couple farms about 2,300 acres of soybeans and corn near Rayville. They have three children, daughters Addison and Audrey, and son Kimber.

Ronnie Anderson, president of the Louisiana Farm Bureau, stated "Dustin and Ashley represent the best of not only agriculture, but Louisiana as a whole. Young farmers like them show there is a strong future for production agriculture here in the state." CKB Senior Vice President Walter Hillman added "When I talk to Dustin and Ashley about their plans, the future of agriculture in our area looks bright."



Photo: GREG HILBURN/THE NEWS-STAR

Dustin and Ashley Morris with children seven year-old Addison, five year-old Kimber and two year-old Audrey

# Cross Keys Volunteers Raise Over \$3,000 for Cancer Foundation League's Project Angel Wings

For the first time Cross Keys employees participated in the Project Angel Wings fund raiser for the Cancer Foundation League. CFL provides funding to local cancer patients for medication, supplies, transportation and many other needs. All proceeds from this event went directly to assist cancer patients in Northeast Louisiana. West Monroe Branch Manager

Jessica Nazario headed up the CKB team and the branches created some friendly competition that included posters, awards and recognition. The McMillan Road branch was the competition winner due to their clever bake sale of homemade goodies prepared by the employees, but the big winner was the Cancer Foundation League that received over \$3,000.



CKB – West Monroe, McMillan Road Staff

# Cinderella Project Provides Prom Dresses

Cross Keys employees have been involved in the area Cinderella Project since its local inception four years ago, providing free prom dresses for high school girls. Each year all Northeast Louisiana CKB branches join with other groups to serve as collection points for several weeks to receive donations of used dresses that have served their initial purpose and then went into a closet.

All dresses are then put on display at the Civic Center for selection by all interested area junior and senior high school girls who have their own personal shopper to assist them. This year our Tallulah Branch provided the bank's team of volunteers for the day of the Dress Giveaway. Over 100 dresses were contributed by CKB through the generosity of our customers and friends.



CKB – Tallulah Volunteers

## Contest Was No Trivial Pursuit



Key Player team members Pete Hays, Merrill Wautlet, Kayne Pierce and Chris Perrero

The Cross Keys Bank Shreveport Branch participated in the 2015 Trivia Night benefiting Special Olympics Louisiana Northwest Area. The team named "Key Players" took home the Bronze Medal.

## Watson Winners!



Philip Watson and Elizabeth Watson spell their way to success.

Elizabeth and Philip Watson of St. Joseph won awards in the Mississippi Association of Independent Schools Annual Spelling Bee held in April in Jackson, MS. Elizabeth, a sixth grader at Tensas Academy, tied for first place in her grade and Philip, a fourth grader, claimed second place in his grade. These awards were earned at the state level, which includes over 160 schools in four states.

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To learn more contact us:

318.340.0027

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**Rhonda Roberson**

Customer Service Representative

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Chad Monsour



Rhonda Roberson



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THE INSURANCE COMPANY, AND NOT "THE BANK", IS UNDERWRITING THE INSURANCE PRODUCT.

## Dedicated Employees Retire with Over 100 Years of Combined Service

The past year saw many changes to our bank family and some have been bittersweet. December brought to a conclusion the CKB career of Assistant Vice President Steve Bonnette, who was Branch Manager in Waterproof for many years before moving to the St. Joseph Branch a few years before his retirement. A veteran of 33 years with the bank, Steve served hundreds of customers as a lender and advisor. He is now happily enjoying family time and LSU sports in Natchez, MS.

We also started 2015 without Vice President and Cashier Linda Keahey, who served us long and well for 31 years. Linda retired at the end of last year, but not before doing us one last service. She spent several months training those who would take on her demanding job as the virtual custodian of the bank's money. From ensuring that seven branches had the proper amount of various currencies on hand, to supervising payments to the dozens of vendors who supply our needs on a daily basis, Linda always saw that the bank and its suppliers were both treated fairly and promptly. We are always glad when Linda stops by the St. Joseph branch for a visit — and not just because she usually brings some goodies with her.

For 37 years Sandra White performed the various tasks assigned to her with accuracy, efficiency and good humor. As a St. Joseph branch teller she was an anchor in the bank lobby and provided a friendly face to customers old and new. Sandra decided to try life without a time clock in June. She and husband Jimmy are continuing their farming interests while taking time to travel when they can get away.



Steve Bonnette receives a certificate from Michael Vizard at Employee Day.



Executive Vice President Ben Watson honored Linda Keahey on her retirement.



Sandra White is surrounded by the staff in St. Joseph at her farewell party.

While we will obviously miss our daily associations with these long-time members of our team (over 100 years between them),

we wish them happy times and great memories. Farewell, friends.





### **Rick Guillot Joins Cross Keys Bank – West Monroe**

Rick Guillot, Jr. joined our bank family in July and is a Senior Vice President and Commercial Lender at the CKB Annex on Cypress Street. Born and raised in West Monroe, Rick graduated in Accounting from

Louisiana Tech and earned an MBA from LSU. He has held various positions in commercial finance. Rick is a board member of Glenwood Regional Medical Center, Wellspring Alliance, WMHS Foundation, West Monroe Civitan Club, Rebel Booster Club and the Big Whit 77 Foundation.



### **Chris Perrero Joins Cross Keys Mortgage –Shreveport**

Chris was a military child and graduated from Loyola College Preparatory School in Shreveport. He then earned a nursing degree from Louisiana Tech University.

Chris has worked in supervisory positions as an RN in Pediatric Intensive Care, as well as Surgery during his 6-year nursing career. He recently made a change to mortgage lending and joined our Northwest Louisiana staff in July. Chris, his wife and daughter live in Shreveport where he is an active member of St. Joseph's Catholic Church and is a new member of the Knights of Columbus.



### **Jeremy Rodden and Jake Maxwell Graduate from LSU School of Banking**

Jeremy Rodden, Vice President, Lender and Branch Manager in our Tallulah office and Jake Maxwell, Assistant Vice President and Lender in our Sterlington office, graduated from the Graduate School of Banking at Louisiana State University in June. This program is highly regarded in the national banking industry and requires three summer sessions of classroom instruction as well as 10 home study problems covering various banking issues.



### **Peter Hays Joins Cross Keys Bank – Shreveport**

Peter "Pete" Hays joined our bank family in March and is a Vice President and Commercial Lender at our Shreveport branch. A native of Shreveport, Pete graduated in accounting from Louisiana

State University in Shreveport and has worked in the banking industry since 2006. As a member of the Rotary Club of East Shreveport, Pete is involved in various community service projects such as volunteering at Providence House, which assists homeless families with children.



### **Jessica Nazario Joins Cross Keys Bank – West Monroe**

Jessica Nazario came to Cross Keys in January as the Branch Manager of our McMillan Road office in West Monroe. She has over 11 years of banking experience including branch management and lending.

Jessica, her husband and two children live in Calhoun. She is an active member at Christ Church in West Monroe and enjoys being involved in the community where she lives and works.



### **Rochelle Lee Attends Bankers School of Supervisory Training**

Rochelle Lee, Assistant Vice President and Branch Manager of the Hudson Lane office, recently attended the Bankers School of Supervisory Training in Baton Rouge presented by the Louisiana Bankers

Association. The one-week course in supervision and leadership focused on topics facing supervisors at all levels, including gender and generational issues and how leadership is a continuing process.



### **Brandon Cantin Completes LBA Leadership School**

Brandon Cantin from Delta, Louisiana became a Loan Officer in the St. Joseph branch in February. He recently completed the Leadership School offered by the Louisiana Bankers Association in Baton

Rouge. Requirements included online course work before attending each of five monthly, one-day classroom sessions.

# Join Cross Keys Travel Club: See Costa Rica, Austria, Switzerland and Bavaria

In June the CKB Travel Club made its fourth trip when 18 travelers visited England, Scotland and Wales on a 10-day tour. This trip included travelers from Monroe, West Monroe, St. Joseph, Albuquerque and Chicago. The club has now taken 58 people more than 27,000 miles, and several have taken more than one trip. Our membership is open to everyone who likes to travel and have fun in the process.

Our previous trips have been to Italy, Hawaii and France; always planned with the weather in mind. Our groups have included couples, singles, retirees and employed; and each trip has ended with new friendships.

Although there are no seats available for the upcoming trip to the Canadian Rockies by train, there are a few seats remaining on our popular Costa Rica tour in February, 2016. And reservations have just opened for an awesome trip to Switzerland, Austria and Bavaria in July, 2016.

A small deposit will hold the reservations, and could result in an early booking discount of \$200 per person.

**For more information contact:**  
**Jim Cuthbert**  
318.237.5833 or  
jcuthbert@ckbonline.com



**Costa Rica**  
February 2016



**Austria,  
Switzerland,  
Bavaria**  
July 2016



CKB Travel Club members spotted a familiar logo on a pub in Edinburg, Scotland (top left), experienced the mysteries of Stonehenge (bottom left) and enjoyed the unique architecture of this ancient church in York, England (bottom right).

# KEDM Honors Babbette Adcock



KEDM General Manager Jay Curtis presents an award to Cross Keys Bank Property Manager Babbette Adcock.

CKB Property Manager Babbette Adcock became the first inductee into the KEDM Public Radio Volunteer Hall of Fame. A perpetual plaque will be placed in the KEDM studios. KEDM Development Director Lila Strode said, "We proudly honor Babbette for her outstanding efforts in fundraising for KEDM Public Radio. Babbette led a small group who formed Friends of KEDM. This group always volunteers during membership campaigns and for several years Babbette has organized an annual fund raiser that has become very popular."

Cross Keys President Michael Vizard added, "Babbette has always been a great ambassador for our bank and we are very pleased and proud to see her receive this recognition for her years of dedication to KEDM, a station that also has our corporate support."

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**Babbette Adcock**  
Property Manager



 **Cross Keys Bank  
Building**

# Tee Time: Cross Keys Bank Charity Golf Tournament

For quite a while we have been thinking about a way to increase our community involvement in a way that would provide a tangible benefit while providing an opportunity for a large number of our employees to participate. We wanted to do something beyond just writing a check, although the check would be an important part of the project. When Sterlington Assistant Branch Manager Rhonda George was diagnosed with cancer early this year we found our mission. Through an unfortunate series of events Rhonda, a 26-year employee, endured months of lengthy treatments, travel, setbacks and small victories, while remaining in the thoughts and prayers of all of her bank family, many friends and customers. Because of Rhonda's passion for life — and the good living of it — few were surprised when she returned to work the week of the tournament with a very good prognosis!

But all this came at the great expense of time, effort and funds, which led us to create the Cross Keys Bank Charity Golf Tournament in July. CKB President Michael Vizard said, "We hoped to be able to provide



CKB welcomes participants as co-workers Shelly Harrell and Linda Green celebrate with Rhonda (center).

Rhonda with a way to offset some of her expenses, but it was the first time we had put on this event. We were lucky to have Investment Advisor Mauri Turner and Market President Chris Fuller to lead the many volunteers who wanted to be a part of the team. I am very proud of our employees, officers and directors who supported Rhonda through their contributions of time and money. I am also humbled by the outpouring of support by all those who participated."

Because of the overwhelming response we were able to present Rhonda with a donation far beyond our expectations. She was able to attend part of the event and said with a weak



voice, but a huge Rhonda-smile, "When I was asked to be the recipient of the bank's first charity tournament I never expected the great outpouring of support and generosity from the community and my Cross Keys family. I am truly thankful for all the work that went into the tournament, especially from Mauri and Chris. As I have said before, it is a privilege to be part of a company that shows support and encouragement for its employees."

Michael responded, "Rhonda, it was our pleasure and we look forward to next year when you can help us put on the next charity event."

## Cross Keys Bank Earns Bauer Financial 5-Star Rating

We are very proud to have again earned Bauer Financial, Inc.'s highest 5-Star rating for strength and stability. Achievement of this superior rating puts Cross Keys Bank in an elite category as one of the strongest banks in the nation.

Bauer Financial, the nation's premier bank rating firm, has been evaluating and rating banks since 1983. Earning a 5-Star Superior rating means Cross Keys Bank excels in areas of capital, loan quality, profitability and more. We have achieved this 5-Star rating for the most recent 92 consecutive quarters. Fewer than 10% of the nation's banks can claim this distinction.

According to Karen L. Dorway, president of Bauer Financial, "Cross Keys Bank's

achievement is a result of its commitment to community banking and values. Cross Keys Bank has been helping customers succeed since its inception in 1902. Today, 113 years later, it operates through conveniently located offices in Monroe, Rayville, St. Joseph, Sterlington, Tallulah, West Monroe and Shreveport.

By focusing on the financial needs of local families and businesses, Cross Keys has in turn, charted its own path. It is a symbiotic relationship: the more success customers have, the more success the bank will have. It is built on a commitment to each other and is what all banks should strive for."

We are very pleased with that statement, since it mirrors our Mission Statement:

Our mission is to help our customers succeed. By their success, we will succeed.



*"Cross Keys Bank's achievement is a result of its commitment to community banking and values."*

**— Karen L. Dorway,**  
President, Bauer Financial, Inc.

# Top 20 Under 40



Rick Guillot, Jr.  
Cross Keys Bank  
Senior Vice President

The Monroe Chamber of Commerce, the Northeast Louisiana Young Professionals and the *News-Star* hosted a reception on September 10 to honor and recognize the brightest young professionals in Northeast Louisiana. Congratulations to Cross Keys Bank Senior Vice President Rick Guillot, Jr. who won a spot in the 2015 Top 20 Under 40.

Cross Keys Bank is very proud of all our officers who were featured in the competition. Receiving Honorable Mention from CKB were Reannon Borquist, Bradley Bridges, Shelly Harrell, Rochelle Lee, Jake Maxwell, Jessica Nazario and Megan Smith.

## A Win-Win?



Pete Hays and Kayne Pierce

Pete Hays and Kayne Pierce represented Cross Keys in the annual Shreveport bowling event known as ABC; Attorneys, Bankers and CPA's. Pete claimed first place in the men's division and Kayne earned his spot on the other end of the line.

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**Holly Boyd**

Mortgage Loan Officer  
NMLS #148158  
**318.361.9050**



**Tammy McKee**

Mortgage Loan Officer  
NMLS #343792  
**318.698.3246**

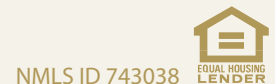


**Chris Perrero**

Mortgage Loan Officer  
NMLS #1369108  
**318.698.3246**



## Cross Keys Mortgage



NMLS ID 743038

# Don't Drop the Bucket List

A recent study by Shell Oil revealed that people who retired at age 55 are 89% more likely to pass away within 10 years of retirement than those who retire at 65. While no one knows exactly why, some have thought that a decrease of stimulating activities and a new sedentary lifestyle causes people to die due to lack of purpose and meaning in their lives. Others believe that retirement increases depression, illness and difficulties associated with mobility and daily activities.

While making sure you have enough money to last through retirement is a top priority, it is also important to be sure you are emotionally ready for life in retirement. Retirement itself is a life-altering event, and if you're not prepared, your emotions can get the better of you. By making a plan before you retire, you can mitigate the effects of an emotional rollercoaster during the first year. Retirement should be a time to reawaken your passions and interests — a time to explore things you've never had the time to do during your working years. Creating a plan will help you look at your retirement not as the end of a chapter, but the beginning of an entirely new book.

One way you can prepare for retirement is by implementing a pre-retirement activity plan. Rather than just jumping into retirement,

dip your toe into one pool after another to see if you're ready for the next pool. Consider adjusting your lifestyle while you're working to mirror the one you want to have in retirement. Six months to a year before you plan to retire, try reducing your work schedule and devoting more time to your hobbies, interests or your grandchildren. Perhaps you've always wanted to learn how to play the saxophone or give back to the community by volunteering. Why not use the extra time to determine if the lifestyle you want to lead in retirement is as rewarding as you dreamed it would be? This type of "trial retirement" will help you get used to the idea of what your retirement will look like while still busy at work. If, after all your discovery, you still find yourself bored, try looking into new hobbies or delay your retirement until you're ready to pursue another passion.

One thing is for sure — if you want to have a busy, active retirement you have to plan out what you're going to do. Some call it a 'bucket list,' others call it a 'to do' list. Whatever you decide to call it, you need to create one. That list can mean the difference between happiness and a daily battle with your emotions.

You can put together a financial plan for your retirement and have stockpiles of money,

but if you don't know what you're going to do to fill your days and make yourself happy, money alone is not the answer.

## How to Create a Bucket List

Retirement is the time to rekindle the dreams you had as a kid. Creating a retirement bucket list will help give your retirement meaning while helping motivate you to lead the type of retirement that brings you joy and happiness. Here's how to get started:

1. Set aside about 30 minutes one day with a pen and paper (or, for the more tech-literate, consider downloading one of the many bucket list apps).
2. Write down items that you really want to do, not what others expect you to do.
3. Keep your list handy at all times. Doing so allows you to constantly reflect upon your list and edit it when the occasion arises.
4. Start small. Do one or two of the easier things first, giving yourself a sense of accomplishment and drive to complete the list.

If you need help getting the ball rolling, think in broad terms like categories. Here are some to get you going:

- Education
- Entertainment
- Relationships
- Hobbies
- Health
- Travel
- Volunteer
- New Experiences

Retiring is a lot like graduating from college. Some have a very specific plan of what they are going to accomplish, while others want to try a few things out. It may be the end of one thing that's given you purpose for years, but it's the beginning of something that can be much more fulfilling.



### Tips for Preparing for the Beginning of Your Retirement

- Fill your calendar the first few months of your retirement before you get there to help make the transition much easier.
- Relationships in retirement are important. Consider joining social groups or clubs that will allow you to replace the important work relationships you'll leave behind.
- Set goals for your retirement to give you the added motivation to get up in the morning and help you look forward to things in the future.
- Take the time to think about your fears in retirement and develop a plan to mitigate them. This will help you reduce your anxiety when retirement comes.

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The best time to plant a tree  
was 20 years ago.  
The second best time is now.



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