

## **ACTION Tidbits**

### **Intro**

Welcome to Action Financials "ACTION Tidbits". Tidbits is a newsletter designed with you, our clients and friends, in mind. To kick off the New Year, we'll be delivering ACTION Tidbits to you on a monthly basis.

This month's articles feature two LinkedIn Publications by your very own Wealth Adviser, Bradley Ruh, ChFC® CFP®. In these articles we share some thoughts on how much money someone really needs for their future retirement. In the article, Bradley highlights particular areas to pay attention to when it comes to mapping out your answer to this question; this includes things like varying expenses and income sources.

In the second article Bradley talks about "un-resolutions" and what this could mean for your New Year. Rather than the traditional take on what New Year's resolution you are going to "start" doing, he instead focuses on what you may want to "stop" doing. In short, both articles should make you think about your life in the coming year...and we think that's a good thing!

### **Book Recommendation**

Book of the Month Recommended Read:

#### ***Leadership and Self-Deception***

By: Arbinger Institute.

"Leadership and Self-Deception shows how most personal and organizational problems are the result of a little-known problem called self-deception. Through an entertaining and highly instructive story, Leadership and Self-Deception shows what self-deception is, how people get trapped in it, how it undermines personal achievement and organizational performance, and—most importantly the surprising way to solve it." - *Google Description*.

### **Article 1: New Year's Un-Resolutions**

This year, instead of resolving to do something different or better or new let's instead resolve to STOP doing something. [Read on for three of our favorite "un-resolution" ideas.](#)

### **Article 2: How Much Money Do You Need to Retire?**

Let's look at three insights as to what you should be thinking about when answering your retirement money questions...[read more.](#)

## **Office Highlight**

Sneak peak of our conference room update!!



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From your friends at Action Financial Strategies,  
Brian, Brad, Jenny, Krista and Wendy

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