

A river is like an avalanche: its current is unstoppable, immensely powerful, often very cold, and carries hidden and dangerous debris. If a rapid's hydraulics are turbulent enough to throw you out of a raft—or worse, flip the raft—you can be in serious trouble.

If you find yourself “swimming” while rafting, you might be gasping for breath as you bob above and below the water’s surface as turbulence propels you downriver. Crash into a rock and you can be severely injured. Your feet might get trapped in logs or rocks below the surface, and the current can push you under and keep you there. In rivers fed by a melting snowpack, you can become hypothermic within a few minutes.

It all happens quickly, but time does slow down as you realize you are about to go “swimming”—the one thing you wanted to avoid. Next is the shock of being underwater and the uncertainty of what is to unfold.

Your rescue (and survival) is dependent on a lack of panic, your clothing and gear, your capacity to participate in your own rescue, the rescue skills of your fellow rafters, and **most importantly, your preparation for the possibility you could become a swimmer.**

No matter how well you prepare, life on and off the river can turn into a crisis in a heartbeat. **Informed and conscientious preparation can make a positive difference to the outcome of any crisis.**

Plan with confidence your journey in retirement.™

A GUIDE TO

Navigating Retirement

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This issue:

Avoid at all costs being a swimmer while rafting

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Water rushing through a rapid is surprisingly loud, even deafening when you are in a river swimming for safety. With waves and rocks many feet high obscuring your view, your field of vision is small from your vantage at water level.

In a medical emergency, how much control will you have over your situation? *Can you “rescue” yourself? How do you signal for help? Will you be able to talk to those coming to your aid?*

In a rafting crisis, communication between swimmer and rescuer can be difficult. (*The swimmer usually does not speak for fear of getting a mouthful of water from a wave! Most communication is with pre-agreed hand signals.*) Even if conversation was easy, would you know what to do in such a crisis? **Each rafter, whether swimmer or rescuer, needs to rely on all others knowing the actions to take during a crisis.**

Instructions about what to do whether you are the swimmer or the rescuer were given in the “Safety Talk” conducted at the start of the trip. *No Safety Talk?* That is often a common omission when there is a bad outcome.

In the non-rafting world, odds are that you participated to some degree in a **Safety Talk**. *Do you remember what was discussed? Do you know what you are supposed to do prior to “swimming”? Or if you are the “rescuer”, do you know what to do in that capacity?*

When you are in crisis, you need to rely on others knowing what to do.

Life’s Safety Talk is a Financial Plan. If a crisis were to unfold today—and given the fragility of life, that is always a real possibility—do you know the answer when you ask yourself, “What do I do?”

In a crisis that happens in “civilization”—unlike rafting emergencies—expert emergency help can be minutes away. **The aftermath of life’s emergencies—on and off the river—are crises that can unfold over days, weeks, and then months. The focus of “What do I do?” changes from emergency medical treatment to legal and financial concerns.**

The best Financial Plan has two distinct To Do Lists: activities before and after life's crises. **With informed preparation and diligent pursuit, you can avoid many of life’s health and financial crises, postpone those you cannot escape, hopefully lessen the negative consequences of the inevitable, and effect an optimum outcome.**

The initial To Do “best practices” of a Financial Plan are habits such as good diet and exercise—ongoing, challenging activities. *When rafting, best practices before a crisis are limited to keep your life vest on at all times and no alcohol.* In contrast, before-crisis activities off the river can be tedious and time consuming—**often postponed because of the mistaken belief that there will be time enough for you to complete important tasks** such as organizing legal papers, confirming titles and account registrations, checking beneficiary designations, making access to legal papers easy for successor stewards, and creating an estate plan (to name a few).

Life’s Safety Talk is a Financial Plan

A knowledgeable river rescuer can often save a swimmer from severe consequences resulting from the swimmer's lack of preparation. **But during a crisis involving your health, your family and friends as rescuers cannot make up for your poor lifestyle, genetics, or bad luck.** In the aftermath of a crisis, a well crafted Financial Plan—one you systematically attend to—will make a big difference in an estate’s ease of administration, reduced taxes, preservation of wealth, and the depth of your legacy.

If you survive a harrowing crisis, you can be the direct beneficiary of astute financial planning. In all instances, your family will certainly benefit. Remember, up until your last breath, you are in control of your legacy. And an effective Financial Plan is one more way to tell your family you love them.

Review *A Guide to Navigating Retirement* for a list of the activities you need to undertake before a crisis so that you can inform your “rescuers” about what to do after the crisis.

Send me your questions. If you or a friend want a free copy of *A Guide to Navigating Retirement*, ask me for one or download it from www.NavigatingRetirement.com.

Artificial intelligence programs were not used in writing this Newsletter, just plain old brainpower.

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