

Retirement Date
by Gary Corbin

As they approached his car, she began to take interest in him. She knew right then and there that the risk she'd taken in accepting his invitation to dinner was starting to pay dividends. *Why did I defer for so long?* she wondered as she looked over the fancy wheels.

"Here," he said, tossing her the Keoghs. "You drive."

"Sure," she said, excited. "But just exactly what kind of vehicle is it?"

"A K-car," he said. "401-K, with a 457c engine, to be precise. You'll love it."

He was right on the money; it was a high-tech investment, almost a hands-off driving experience. She had to give him credit – he was quite the buyer when it came to cars. She even liked his CD collection. She began to look at him in a whole different light.

When it started to rain, though, she grew worried; gazing at the compound dashboard, she couldn't figure out which of the many buttons to push to start the wipers. "Ira," she said to get his attention, but he wasn't listening. She repeated it, louder. "IRA!"

"The name's Bond," he said coolly, "James Bond." With a click, suddenly all the doors locked and the 401-K started taking off on its own. She knew she would have to stay cool and take stock of the situation. He was dangerous, an up-and-down player with fluctuating moods. She tuned her iPod to the police band. Sure enough, there was an APR out for his arrest.

Don't get him mad, she thought. *You don't want to bear the brunt of his Roth.*

She sped up, reaching 80 in a flash. She knew she was violating the Rule of 72, but she didn't care. "Okay, fund and games are over," she said. "I have some questions and I want some answers. First, why are you wearing so many jackets?"

"They're vests," he said with an even stare.

"You're into vests?"

"Yes. I'm an investor."

She gritted her teeth and kept her hands firmly on the wheel. Clearly she'd been wasting her time reading his financial profile. *I should have focused on his on-line dating profile*, she realized. She managed to stop the car and turned to face him. "I want an early out," she said.

He frowned. "I thought we were in this for the long term."

"So did I. But I can't wait until I'm 58½."

The light from the dash glinted off his teeth as he flashed her a crooked smile. "Listen here, Fannie May," he began.

"Sally Mae," she corrected him. "With an E. Fannie's my twin sister."

Good, she'd caught him off-guard. He hedged. "There's going to be a penalty."

"I don't care. This is just too taxing."

"The compensation we talked about. It'll have to be deferred."

Her heart began to pound. "But you said—"

"I said, and I quote: 'Let the blue chips fall where they may.' That's may with a 'Y', not an E. And, well honey, the blue bulls have come to the money market, and the chips are everywhere."

"Put that way, it's clear. My plan of saving myself for marriage needs to be retired."

"There's another way," he said. "Bear with me. Ride it out. Everything will be fine."

But she didn't feel fine. Not sitting there on the banks of the Old Cashflow. "I'm scared," she admitted. "I need something more from you, Ira. I need – security."

"But Sally. You told me this was a time of growth in your life."

"It is, Ira. But I need balance."

He nodded, flipping his dark sunglasses down from his forehead. "Fine, then. There's only one solution."

"What's that, Ira?"

He gave her an icy stare. "Diversify, honey. Diversify."

She considered this a moment. "I've mostly focused on Earl Grey and Lipton. Are you saying I need annuity?"

His crooked smile returned. "You got it, baby," he said. "Now, let's go get Fed."