

## *Survive and Thrive April 2026: Are You Spending Your Money Foolishly?*



By TIERNEY @ ADOBE STOCK

Dear Survivor,

You know, there's nothing wrong with making money slowly, but there does come a point when saving til it hurts can be like a sickness. You just can't break the habit, and now you're in retirement, and you want to have a little fun. As Jimmy Buffett said to his fans during his concerts, "Remember, I'm spending your money foolishly."

There comes a time long after you've "made it" when you need to decide that yes, it is ok to spend it. If you commit to spending foolishly now and then (not always), it helps remind you why you worked so hard in the first place. It changes your mindset, giving you permission to do something fun.

Yes, Jack Bogle may not have agreed with me. But I think he'd smile reading it and understand what I'm saying. And yes, I love his quote for investors apt to overreact to every piece of news: "Don't just do something, stand there." Always helpful in tough markets. But let's not forget about having a little fun, especially in times like these.

## Going to Paris? Spending Your Money Somewhat Foolishly

Are you going to Paris? If so, congratulations. Because when it comes to spending money, Your Survival Guy highly recommends you spend it somewhat foolishly in [Paris](#).

That doesn't mean you break the bank. Some of the best ways to enjoy Paris are in a seat at a corner café table, simply watching life happen before your eyes. And don't ever feel rushed. Dining in Paris is an experience much like going to the movies. The table is yours for the afternoon if you wish. It's simply up to you. This is one of the great pastimes in Paris.

Lunch is a great way to experience Parisian food without spending all your money at one sitting. A favorite lunch or afternoon snack spot is café Le Bonaparte with its blue, red, and white striped awnings and a table on the terrace. Your Survival Guy's favorite is the Salers beef with lettuce and mayo on white. The slices of Salers beef, from the town of Salers in the Cantal region of France, are so thin you can almost see through them. Wash it down with a glass of champagne or a Kronenbourg 1664 beer.

That whole area, the 6th arrondissement or borough, is loaded with cafés and restaurants, including Café du Flore, Les Deux Magots, Brasserie Lip, and La Société. All with their own unique setting and vibe. You'll get what I mean when you get there.

Another favorite spot to have lunch in the 7th Arrondissement is on Sunday at [La Fontaine de Mars](#).

Back on the Right Bank across the Seine is another favorite dinner spot, Chez Andre on the corner of Rue Marbeuf and Rue Clement Marot.

Staying in Le Marais in the 3rd and 4th Arrondissements? Check out Breizh Café for oysters, crepes, and cider. With multiple locations, our favorite is on the corner of Rue Vieille du Temple and Rue du Perche. After lunch, walk through the cobblestone side streets and boutiques for some sightseeing and shopping. Lucky you, you're in Paris. Bon Appétit.

## Make It Happen

Are you spending your money foolishly? If not, what are you waiting for? Sure, Paris isn't going anywhere, but if you keep putting it off, you'll be one-year older this time next year. Read [my piece from Friday on Paris](#).

Thinking about taking that bucket list trip and actually doing it are two different matters. There are plenty of obstacles keeping you from taking action, like sending in the deposit. Your retirement life is a precious time, and it can also be terrifying when you take that great leap from having a paycheck to living off your savings.

But that's why you saved 'til it hurt so you could use that money to treat yourself on occasion. Believe me when I tell you there is nothing like walking the streets of Paris and stepping inside a brasserie for a late lunch and watching life pass you by. It is one of life's great pleasures.

May is a great time to be in Paris. Make it happen.

## Paris Madame?

Want to go to Paris? Wondering if now is a good time to go? Good question, because when it comes to Paris, especially with everything that's going on in Iran, you might wonder if now's the right time.

My quick response is yes, go. Make it happen. There's always going to be reasons why you shouldn't go anywhere, never mind Paris. Overcoming inertia, a mighty foe, is a valiant feat in all parts of life.

Self-preservation can have a way of letting life pass you by. Your inner self is telling you not to take the river cruise. I'm here to say it would be a shame to miss the boat. I don't want that to be you. I want you living in luxury, sipping champagne, tasting the good life, being with friends, and meeting new ones. Sometimes we just need to commit to the trip.

And if you need a little help getting going, consider a first trip closer to home, maybe to Key West, FL, or Newport, RI, to change your routine and get out there.

Paris, you must understand, is the crown jewel of France, if not western Europe, and much of the world, for that matter. It is the big time in so many ways. Not once have I felt unsafe there, because I try not to be the "ugly American." It's not that hard to dress well, to try and speak the language, and to be an engaged and engaging guest of another country.

Pretty simple to understand. Much harder for many to do. Not you, though. You got this.

## Memory Lane Can Go on Forever



You don't need to be a billionaire to feel like one because the stuff that matters doesn't cost a fortune. But that doesn't mean you don't want to make a fortune. You do. You want to save 'til it hurts and live within your means so you can be richer than you ever dreamed you would be, not wanting for anything.

I know you're out there because I talk with investors like you all the time. And yes, money does bring happiness. And yes, there can be a day when you wake up and realize, wow, I'm worth a lot of money. It happens. Enjoy it.

In my conversations with you, we know how we live our lives because we talk about it. Yes, you did the hard part of working for a living, running your business, working your career. But believe me when I tell you (because you tell me), you enjoyed the road you traveled on.

You took the trips, you spent time with your family, and if you had to do it over again? You would. Wait. Maybe you wouldn't. That was a lot of work and we're not as young as we once were. Just thinking about it makes me tired. But we all did it, somehow.

Your Survival Guy and Gal were recently at Ft. Zachary Taylor our favorite beach in Key West. It was packed with families enjoying some vacation time. They were snorkeling, playing catch, and enjoying the snack bar (one of the best Cuban Mix sandwiches on the island). It reminded me of doing the same with my family when I was a kid. We took the trips, maybe spent money foolishly, but apparently, we didn't break the bank. The point is I always felt rich.



Plan trips with your kids and your grandkids or just yourselves. Memory Lane can go on forever. But you need to act.

## A Favorite Key West Pastime

When Your Survival Guy is in Key West, FL, a favorite pastime is walking to the waterfront on a sunny afternoon to have some stone crab claws. There are plenty of places to get them, but my favorite is the touristy Half Shell Raw Bar.

I love the picnic tables and benches where the smaller ones are right on the rail along the dock. You have protection from the hot sun, you smell the salty air, and there's Yacht Rock Radio pumping through the speakers.

What could be better?

Keep in mind, this whole area is loaded with places to eat, and I've been to them all, but they are not all the same. Not all of them serve stone crab claws.

About spending your money foolishly. If you're ordering stone crab claws, you are absolutely spending your money foolishly, but what's the point if you can't enjoy the fruits of your labor?

They're offered in three sizes: medium, large, and jumbo. We like the large because you get some good meat, whereas with the mediums, you're at risk of bleeding out at the table, wrestling with shells all afternoon. The jumbos are not as sweet as the large.

With the large, you get four claws for about \$75. I know it's embarrassing. If you're looking to save a few bucks you can get them for less by bringing them home (Easton Street Seafood Market) but like I said, the Half Shell is a great setting, they clean up the mess, and do a nice job cracking them, unlike some places where again you risk bodily harm trying to get every little morsel out to get your money's worth.

And let's not forget about the mustard sauce. Not all are created equal. This has to be good, and unfortunately, it isn't always the best. The Half Shell's is excellent. Not too sweet.

Order up some fried buffalo shrimp and an ice-cold draft, and you're good to go.

The season ends May 1 and reopens October 15. If you're not in the neighborhood, make your plans for next season. You'll be glad you did.

## A Taste of Paris in Key West

If you want to get a taste of Paris while in Key West, FL, then head down to the quiet end of Duval Street and grab a late breakfast or early lunch at [La Grignote](#) café bakery bistro. Your Survival Guy likes his American breakfast: scrambled eggs, Swiss cheese, and a side of ham with sourdough bread. Get the strawberry jam and pour it on. There's usually a special quiche and plenty of other "nibbles" to make you dream about going back to Paris.

Speaking of which, a big draw for most of us in our group is the after-lunch shopping across the [Duval at Archeo Gallery](#) for Gabbeh rugs and jewelry, and [Hands On](#) for art to wear.

Just like when traveling to Paris, there are a certain number of hours that will be spent shopping. Enjoy the ride.

## As Good as the Ones We Get Back in New England

If you're looking for the best selection of New England oysters while having lunch in [southernmost Key West](#), FL, it's hard to beat Thirsty Mermaid. I'm always surprised at how good their selection is. They are as good as the ones we get back in New England. You can order from the chalkboard or peruse one of the best menus and specials in town. You are sure to be treated well by Ionela, Ava, Nicolas, Natia, and J.J.

After lunch, head across the street to Assortment, Inc. and step into the best men's clothing store that has been a staple of Key West for half a century. Claude, Joe, and team will be sure you find what you're looking for or something you had no idea you needed, but you did.



There's nothing like [a change in latitude](#) to help loosen the purse strings.

## You're in Key West After All

Recently, after buying some Peter Millar shirts and shorts at Assortment, Inc., we stopped by Uva Wine Shoppe to see our friend Mark. If you're looking for the best selection of drinkable wines in Key West, FL, this is for you. Mark knows what he's talking about, and as important as the wine is, it's nice to have a chance to get caught up with him from last time.

Be sure to ask about his selection of rosés, and whatever wine varietal you thirst for. Add some cheeses and the like to make a good night better. You're in Key West after all. Cheers.

## Home Away from Home

When Your Survival Guy goes to Key West, I don't spend a lot of time on Duval Street, but when I do, it's most likely because we're going to a favorite dinner spot, Antonia's. This is our home away from home because we've been dining here for over 30 years.

Our other top spot is Onlywood Grille near the waterfront on the corner of Caroline and William. You will be treated well by Giuseppe on the floor and Justin behind the bar. Be sure to say hello.

Speaking of the waterfront, there's plenty of live music to be found, especially at Schooner Wharf. And if you're looking to get out on the water for sunset or adventure, you have plenty of options to choose from. One of our favorites we took years ago was with Danger Charters for a day of snorkeling, kayaking, and sailing.

Be sure to check out the sound check set at the Green Parrot on weekend nights at 5:30 pm. It's more than just tuning the instruments and testing the sound gear.

## Saint Laurent

You can learn a lot about the world from your couch, but what's the fun in that? And yes, I love the quote by [Yves Saint Laurent](#), who said: "The most beautiful trips I took were through books, on my couch, in my living room."

But sometimes getting up off the couch and getting out there and taking the trips gives you memories you never dreamed you'd have. Growing up, my mom was an expert at getting us on the road, and she always made it work with prior planning.

You want to have a plan. You want to "[prior plan](#)" to take those trips on your bucket list and be a good spender. You worked your entire life to be able to have the retirement you deserve. I'm here to tell you that sometimes you can have your cake and eat it, too.

I know this because I've helped countless clients live through every stage of their retirement life. It just takes some prior planning and staying on top of how much you want to do and what it will cost. I don't want to hear about inflation. You [saved 'til it hurt](#) and worked forever. Now it's time to enjoy it.

There will be some pain to your pocketbook. But you deserve to dress nicely. You deserve to take the trips you dreamed about. You will feel like a million bucks being with your loved ones in a different setting. Do it. Yes, life is about the journey, but when you've arrived, let's not kid ourselves, the destination is pretty nice, too.

Prior Plan, get your lazy cash off the couch, go shopping, and plan that trip. When you're ready to get planning, email me at [ejsmith@yoursurvivalguy.com](mailto:ejsmith@yoursurvivalguy.com).

Survive and Thrive this month.

Warm regards,

*Your Survival Guy*

“Your Survival Guy”

- If someone forwarded this to you, and you want to learn more about Your Survival Guy, read about me [here](#).
- If you would like to contact me and receive a response, please email me at [ejsmith@yoursurvivalguy.com](mailto:ejsmith@yoursurvivalguy.com).
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**P.S.** Chef David Lebovitz, author of *The Sweet Life in Paris* and other great books on food in Paris, and an all-around expert on the Paris food scene, recently took a trip to Taiwan and noted the heavy use of pineapple in foods in the country. On his Substack, he details his method for peeling pineapples and his recipe for pineapple kimchi. He writes:

I know it's spring and summer, and we've been enjoying the bounty of berries and stone fruits in Paris. But no matter what time of the year it is, I can always eat pineapple, which I did on a recent trip to Taiwan, where pineapples are a staple, either fresh or preserved.

Read David's entire [post](#) for his recipe. Get out there and enjoy new foods and new experiences, and even spend some money foolishly in your retirement life.