

The New Retirement: Don't fall off the cliff with retirement; soar

There are ways to live longer, healthier and happier

By Gloria Dunn-Violin

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Only 14 percent of baby boomers have a written strategy for their retirement, according to the Transamerica Center for Retirement Studies. Often, the busyness of work puts future planning on the back burner. Yet, once boomers retire they often are at a loss to know what to do with the rest of their lives. As one former executive's wife told me, "It was like he was running 90 miles an hour, and then fell off a cliff." "It took us three years to figure out how to retire together," her husband added.

The new retirement paradigm offers a fulfilling and meaningful life for our later years. In fact, it provides new ways to enjoy a balanced wholeness to life that may have been missing while people focused only on their jobs. Planning before one retires is key to making this a good transition.

Why should we be concerned? Because people who don't know how to retire might find themselves at a loss. Statistics show that those who leave their careers and retire to nothingness die either emotionally or physically. Among the factors that deter this new beginning are lost identity, lack of schedule, limited socialization, and the absence of meaning and purpose. Yet, prethinking and planning ones retirement can replace perceived losses, and lead to joy and life satisfaction.

We have a longer life span than in previous centuries. Baby boomers are turning 65 every eight seconds, 10,000 per day, and four million per year. They may live another 30 to 40 years. There are 20 million people already in their 70s and 80s, and they may live another 20 or more years. What are we going to do with all that time?

During all of our lives we develop experience, skills, and wisdom that we can use to create the next chapter in our lives. We can design a new beginning and do things we dreamed about, but never took action to accomplish. As a retiree, we can have a life that expands rather than constricts us.

Amy's parents taught her that life was about working and bring home a paycheck. When she was 52, a physical malady required her to retire or become crippled. She retired. Now what? She decided to take some art classes. She was amazed when she began to draw beautiful images of animals: a fox, an eagle, a bear, a deer, and more. She said it was like it was coming through her. Then she wrote stories about each animal. She was both surprised and thrilled! She put all her creations in a book and gave them to her husband for Christmas. He said he is going to get it published. In her entire 52 years, she never realized she was a creative and talented artist. Now she will be able to enjoy her new found innate gifts for the rest of her life. They say don't die with the music still inside you. She almost did.

Retirement doesn't mean one must stop working. Some people love their work. They may just want to reconfigure how they do it. Staying with work you enjoy can be a meaningful part of the retirement package. Or, retirees can reinvent themselves with new ideas that become a new business. Is there anything you always wanted to do, but never took time to pursue? Retirement is the time.

A recent survey by the Kauffman Foundation found that baby boomers are the fastest-growing group of entrepreneurs. The Center of Productive Longevity, which hosts meetings on entrepreneurship for the 55-and-older crowd, attributes that trend to the fact that many baby boomers are forced to leave the workforce before they're ready or can afford to retire.

"I work very hard, and would I like a few years off? Yes," says Ken Dychtwald, 55, a psychologist and gerontologist. "But would I love to never work again? No, that's not my dream.

And it's not the dream of our generation. It's a relatively fascinating notion ... that retirement is a wonderful thing and that you are entitled to be happy, no matter how long you live,"

Dychtwald says.

The gift of more time allows us not only to reinvent our work, but also to reinvent our lives. We can also focus on continuous personal growth, ongoing learning, and explore many other aspects of life that make us whole. I'll talk about them in future columns.

Exciting possibilities exist for all of us in the 21st century. There are ways to keep us living longer, healthier, and happier. Now is the time to design our futures, and prepare to enjoy the rest of our lives.

The New Retirement — A Paradigm Shift is a column by Gloria Dunn-Violin. She is a Certified Retirement Life Coach and Owner of NOW WHAT Retirement Coaching. She is also a speaker and author with over 25 years experience in Organizational Behavior and Development as a trainer, facilitator, consultant, and coach. To contact her, call 415-259-7090, and visit www.nowwhatrcoach.com.

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