

Why you need to RID yourself of outdated ideas about retirement!

If you are still hanging on to old stereotypes about retirement, then after reading this newsletter you will be so convinced that retirement has changed that you will be ready to retire the very word retirement.

And I guarantee that you will be well on your way to redefining the concept for yourself.

Ladies and gentlemen, retirement as we know it has changed!

And your retirement is not going to be your parents' retirement!

Here's why:

For one thing, we are living longer and we are living healthier. So, you may spend up to a third of your life in retirement.

Yes you heard correctly.

But it's worth repeating.

You, my enlightened friends, may spend more than a third of your lives in retirement.

That means that you actually may be retired for more years than you spent working.

You see the longevity revolution has radically changed the way we live our lives.

The responsibilities and social roles that used to be associated with a particular age or stage of life are now being delayed or abandoned altogether.

What that means is that our chronological age, which used to represent a

predictable stage in a person's life, such as single, married, empty nester, or retired, is no longer relevant.

Think about it.

In the 1950s there was great social pressure for young women to attend college and get their Mrs. degree. At that time, 20 was the average age a woman got married and if by 23 she did not tie the knot, then she was regarded as a *spinster* with little hope of ever getting married.

So in the 1950's it was safe to assume that a twenty year old woman was married or at the very least soon to be married.

Today, however, people of my generation are just getting around to getting married and having kids, at an age when most of our parents were finished having their children and had already been married for quite a few years.

So, we can't assume that by virtue of a woman's age, be it 20, 30 or 35 years old, that a woman is married with children. Her "actual" age is irrelevant to her life stage.

Here's another example.

Today, a 50 year old woman may be a grandmother of two young children, a mother of a teenage daughter, or she may even be having a child herself.

As the trend goes:

A New York woman gave birth to twins,

A Japanese woman set the national record for oldest mother at 60.

Her Italian counterpart set the record at 62.

65 is the greatest attainment so far in India and a Romanian woman takes the prize for giving birth at 67.

Suddenly there is hope for our 30 year old spinster!

The point I am trying to drive home is that a person's chronological age really tells us nothing of a person's life stage.

Advances in medicine and technology are pushing the limitations of biology

and of longevity.

In her book, *Passages*, best selling author *Gail Sheehy* explains that the most mind boggling change of all has been the reproductive revolution.

According to *Sheehy*, For 30 thousand generations one of the most basic of human instincts has been to reproduce. Yet in the space of one generation, we are choosing to delay childbirth by 10 if not 20 years.

For many of us, it is difficult to get our heads around the fact that women in their late 50's and 60's are having babies.

It causes us to rethink our new reality.

How do we begin to make sense of this new world?

Now, you may be wondering to yourself, what does all this have to do with me?

Well it means that norms have shifted. And so has the very concept of retirement.

Consider what *Sheehy* has to say about our new world...

9 year old boys and girls are experiencing puberty
13 year olds are having sex
30 year old men still live at home with mom
40 year old women are just getting around to pregnancy
50 year old men are forced into retirement
65 year old women start professional degrees
80 year old men run marathons
90 year olds remarry and still enjoy sex!

This new reality means that it is time to change the very definition of retirement as being a time for rest and relaxation in exchange for a lifetime commitment to work.

It means that retirement can be anything that You want it to be.

Start a new career
Develop new hobbies
Go back to school
Become an entrepreneur
Travel
Learn a second language
Join the Peace Corps
Volunteer
Share you wisdom
Teach a child how to read

Here are your action items for this week:

For this exercise you will need:

A quiet space
A pen and paper
A minimum of 20 minutes

If you haven't already made plans for how you are going to spend your retirement years, then I want you to spend 20 minutes alone this week, envisioning what you are going to do with your time once you retire.

I specifically want you to write down 10 activities that you want to do in retirement.

Now I want you to pay special attention to what I am going to say next.

If you do not spend any time pursuing these activities before you retire, then chances are you will not pursue these interests once you retire.

I am going to say this again.

IF you are not spending any time pursuing these activities before you retire, then according to the experts, you will probably not pursue these activities once you retire.

So if there are activities on your list that you are not currently engaged in,

start now!

If you are having difficulty coming up with a list of 10 activities, then get a hold of a university catalogue and look through their courses. See what sparks an interest.

Or think back to your childhood: what activities did you love pursuing?

Old pictures are also a great place to start. So break out the albums or take out that dusty old shoe box from the attic, the one that houses your most cherished memories, and rummage through to see what you most enjoyed when you were young.

And I want you to commit to a time line. You must write down a realistic time frame in which you will commit to incorporating “New” activities into your life. You cannot say I will integrate potter making into my life before I retire. You must write down (and yes by the way you must actually write this down) that you will sign up for a pottery making class in the next two months.

We know that if you write down the goals that you want to accomplish, chances are greater that you will actually achieve those very aspirations.

Remember a dynamic and rewarding retirement requires that you spend some time, *a little more than the time you spent last year planning your Christmas vacation*, envisioning your life in retirement.

Don't underestimate the power of these exercises. I guarantee that if you spend some time completing them before you leave work, then you will have a retirement that you are looking forward to and are excited about.

If you feel that you would like some more direction and guidance regarding how to prepare for your emotional well-being in retirement then sign up for [the art of retirement](#).

And for those of you who are retired and somewhat lost, you too will find your way if you spend some time on these “action Items”.

I would love it if you would write to me at gill@directionsrc.com and let me know what you're interested in pursuing in retirement. I would like to know

how my enlightened retirees want to spend their retirement years.

I look forward to hearing from you

Until next time,

Happy Planning!

Gillian Leithman is the president of *Directions Third Age Consultants Inc*, www.directionsrc.com, a company dedicated to helping people prepare for their emotional wellbeing in retirement.

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