Coping with retirement stress

Many people dread the thought of retirement. During working years, a person's life is organized around the job. Arriving at the place of work at the same time each day, and doing the same things with the same people, becomes a comfortable routine. What will happen when this ends?



Your life will change dramatically! Retirement will allow you to do all the things there was never time to do before. Retirement means freedom, but also responsibility. In this case, the responsibility for creating and developing a satisfying new lifestyle.

The golden years are really golden

Here are the facts:

1. **Retired people live longer.** Anyone who reaches age 65, can expect to live on average, another 14 years. This generation will live longer than any previous one.
2. **Retired people are healthier.** Because of the advances in modern medicine, it is probable you will enjoy good health for many years. And this means a continued high level of drive and vitality.
3. **Retired people have better social welfare benefits.** In retirement, you will reap the rewards of the social services, medical care, and government pensions you have been helping to fund. Your financial security will be superior to that of any previous generation.

Positive thinking is the key

When planning for retirement, there is no room for pessimism. If you begin by assuming retirement will be wonderful, you're more than halfway to achieving that goal. Sure, a major lifestyle change can be traumatic. But consider all the other successful lifestyle changes you've already passed through: graduation, marriage or the birth of a first child.

Now is the time to start thinking about where and how you want to live when you retire, what hobby you would like to pursue or develop into a new career. If you know what you're after, achieving a satisfying retirement lifestyle will be easier. To get the most out of your golden years, it pays to begin planning early.

Conquering the hurdles of anxiety

Even with a plan, and all the right ingredients for a successful transition to retired life, one thing can prevent your dreams from coming true—FEAR. And the best way to confront something that is bothering you is to expose it. Once a problem is brought to light, often, it can be solved.

Anxieties associated with retirement usually fall into three groups:

1. Loss of identity
2. Boredom
3. No longer feeling of value

Leaping hurdle one: loss of identity. After many years in the same profession, some people make the assumption that "they are what they do." This is not entirely true. A person may be an accountant; however, he or she may also garden, play golf, do home woodworking, and so on. These are achievements as well, and just the types of activities that can be capitalized on in one's retirement.

Of course, there are certain elements of the job that tend to become part of us, and these may need to be replaced. Routine is one. No longer being tied to a schedule can be a little bewildering at first, but refocusing on new interests is the key to coping with the loss of routine.

With a little imagination, new ways to employ time and energy can be found.

Job satisfaction—doing a job well, working with co-workers—is a major part of a successful career. Continuing to find fulfillment in retirement is important. Doing volunteer work, taking self-improvement courses, and developing hobbies into small businesses are just a few ways retirees continue to achieve satisfaction.

Achievement is another element that was clearly defined during working years. It meant promotions, paying the mortgage, and raising a family. With retirement, these goals, for the most part, have been accomplished. Therefore, new goals must be set. The new goals you aim for will depend on you, and the talents or desires you possess.

Getting your golf game down to under 90, finally writing that mystery or romance novel you've always talked about, learning a new language—all of these and more, as many as you can think of, can become your new life goals.

Leaping hurdle two: boredom. A second common retirement fear is boredom, especially among those who are used to a busy schedule. The best way to fight boredom is through planning, both over the long and short term.

Long term planning means focusing on your objective, then taking the time to investigate and iron out the many details that will help you achieve it.

Let's say you're thinking of operating a bed and breakfast in during retirement. Before leaping into the actual running, there will be books to read, people to ask questions to, research and investigation to carry out, and so forth. Any big event or project will probably require a similar amount of preparatory work to achieve maximum success.

Short term planning means planning from day-to-day. Having a list of jobs to be done, home repairs to be made, people to visit, recipes to try, and so on, is a good way to keep time from starting to drag.

Leaping hurdle three: no longer feeling of value. The work ethic to which most of us subscribe decrees that each person should be busy and useful. Many people feel guilty about being idle in retirement. The solution to this is simple—don't be!

Work for the political party of your choice, offer tutoring free or at a nominal charge, coach a sports team, do volunteer work, become involved in your local church group—you can think of many more areas in which you can be of value and service to your community.

It's up to you

Retirement can be the best time of your life, or a major disappointment. The choice is up to you. Don't wait to begin preparing, even if the prospect seems a long way off.