

# Dreaming of retirement?

• DR. BATYA L. LUDMAN

**M**y dad, of beloved memory, a true workaholic, decided that life needed to have more meaning and decided at age 55 to retire. At least in his mind, that's what he thought he did. He sold his successful business and told my mom that all those things he never had time for before, they could now do together. He wanted to travel, spend more time together, do activities he previously didn't have time for, and really enjoy life. He was ecstatic.

Retirement lasted approximately one week, and it became clear that if he didn't find something to occupy his time, my mother would be out searching for work in order to survive their new way of life. Having been accustomed to being busy from morning to night, he completed all his retirement projects in under a week and wondered what he would possibly do next. Needing something more to occupy his time, while continuing to think he was still retired, he became involved in several other business ventures and reduced his work schedule to "only" 35 hours a week. Everyone was now happy. In his mind, he was convinced that he had retired, my mother no longer had to find odd jobs for him to do to keep him busy, he took off more time so they could travel together and both were happy with this arrangement well into his 70s.

While perhaps difficult to imagine retirement, being successful at it requires just that. You must envision it. Here are a few thoughts on the subject, so if not already there, you can dream of the day when becoming a retiree may become your reality.

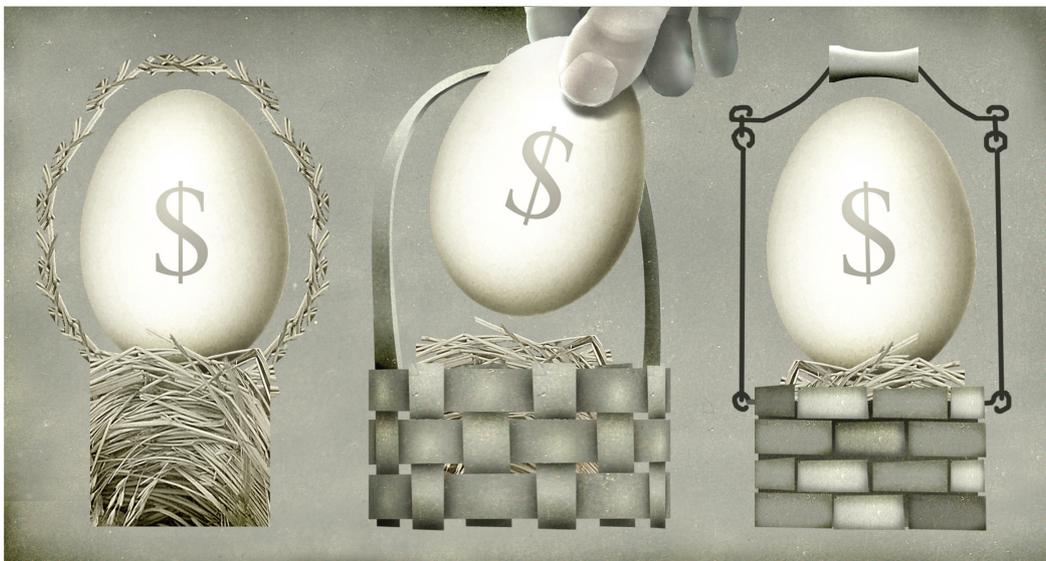
**1. Plan ahead.** Think about your retirement today! As you begin to make your plans, assess your concerns and those that you may have as a couple. Make a list, and one by one, examine the issues, looking at all possibilities with which you both can make it work. After all, with life expectancy well into the 80s, you could potentially have more than 20 years of retirement to enjoy.

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**2. Seek financial planning advice.** Find a good financial planner who can help you determine if you can afford to retire and how to plan for the future you'd like. If you're young and reading this, remember that if you wait until you're 60 to first begin to evaluate your needs, you may discover that you can't retire in the way you'd hoped. Proper financial planning is essential. Once you've retired, you may find that you have a lower income than previously. Your needs will have also changed, and you'll need to realistically determine if you'll likely spend less, more or the same as before.

**3. Assess your personal needs.** Be honest with yourself. Have you previously been involved or overly involved with work? How do you envision an average day/week? Do you have outside interests? Can you imagine being together with your partner for long periods of time? Can your partner imagine having you around? How do your schedules mesh? How do your children feel about your retirement plans? Are there options to partially retire and gradually phase out your work, giving you an opportunity to adjust more slowly? Can you shift responsibilities to lighten your load or move into a consultative position before retiring altogether and would you even want to? The key to success is flexibility and it is important to explore all available options and possibilities.

How would you like to spend your free time? Will you have ample opportunity to explore interests that you've put on hold while still possibly addressing the needs of other family members? Do you envision retirement as a time to take all those classes that you have missed over the years or to travel? Are you using your time to do the things that you want to be doing? Do you feel like a glorified babysitter



'SEEK FINANCIAL planning advice.' (TNS)

with your grandchildren being dropped off for the third time this week when you had hoped to spend time with your partner? Do you dream of spending more time with your grandchildren? Your dreams can be endless, but you first must know what you want out of your retirement.

**4. Get involved and keep busy.** Are there hobbies, courses or volunteer opportunities that interest you? You may have much to offer and being needed can feel wonderful. My father-in-law took several courses a semester, attended important monthly meetings of the ROMEO (Retired Old Men Eating Out) club and kept very physically active and mentally involved.

It is important not to cut yourself off from either the outside world or your past business environment if it can add meaning to your life. Find outlets for socialization that work for you in your new lifestyle. If most of your socializing took place at work, you'll now have to explore other avenues for friendship.

**5. Be aware of stress and examine ways to prevent and deal with it.** Retirement involves many stressful changes. If you don't accept change easily and don't see transitions as potentially positive, speak with a professional for some guidance before taking the plunge. She'll help you explore your concerns, anticipate various sources of stress that you might face and provide stress reduction techniques. Eating sensibly, getting plenty of sleep and exercise and maintaining a positive outlook all contribute to good health as well.

**6. Examine the conditions under which you have made retirement.** Forced retirement at any age may not feel good. We all like to feel valued and in control of our future. Premature retirement may result in insecurity, low self-esteem, low self-worth, financial problems and depression. Illness or death of a spouse may also complicate the retirement process. How are you dealing with this and retirement in general? Do you stay in bed all day, not bothering to get dressed or leave the house? Are you bored or can't seem to find meaning in your life? If you find that retirement isn't what you thought it would be, look for ways to make changes that will bring you more satisfaction.

**7. Check out your attitude and approach to life.** Attitude is extremely important to successful retirement. This is a new stage of life and there will be no shortage of challenges. How you see these challenges will in part determine how easily you'll get through them. A positive attitude and excitement at the prospect of change will put you well ahead of the game.

**8. Explore how your marriage has changed as a result of your retirement.** Are you expecting your partner to drop everything for you? Are you helpful and appreciated at home or do you or your partner feel that you are in the way? Do you still each get to do many of the things that you did and enjoyed prior to retirement? It is important to look at the retirement/work status of you both as you'll both have to make lifestyle adjustments

CARRIED OUT properly and given lots of thought, retirement can open the world to many exciting opportunities. If you as an individual and a couple feel comfortable and secure, this new change in lifestyle can be incredibly rewarding. Travel possibilities and a chance to really sit back and enjoy life while still healthy enough to appreciate what you hopefully have gained is a wonderful gift. Sometimes, things don't go quite as well as you may have planned and health, family or financial difficulties intervene. If so, you may have to shift gears and rethink things a bit. I sincerely hope that you can make the most of these years and are blessed with the opportunity to enjoy this time with those whom you love the most. ■

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