

## **Stranger in a Strange Retirement-Land**

Most of us have never retired before. This makes it hard to count on experience to figure out what to do. Role models are few and guide books confusing. Once retired, it takes months to realize we are not on an extended vacation but part of a new permanent lifestyle. In many ways entering retirement seems like traveling to a foreign country for the first time.

Although we can plan extensively for our journey, those plans rarely prepare us for the onslaught of walking out of a foreign airport and being immersed in the cacophony of the local culture. The pull and tug, the noise and loud voices beckoning us every which way can be disorienting.

Trepidation tempers our sense of excitement. But, if we know where we want to go and what we want to do, we can negotiate our way through the distractions and end up in where we want to be.

In this strange land of retirement we too feel the pulls and tugs and noise. We are inundated with advice and are never quite sure we have made the right decisions. Leaving work for the last time we enter the fog of retirement. We are confused by the new language; lump-sum distributions, rollovers, asset allocation, long term care insurance and countless other terms. We made some plans but feel we may not have saved enough. We fear getting sick.

Our haphazard investment plan takes on unknown risks. The knock-on-wood strategy to deal with potential disability and nursing home stays complements our take-it-as-it-comes attitude for what we will accomplish in our retirement years. This easy approach to retirement guarantees the remaining years of our lives will be filled with feeling the wolf is at the door and we are missing out on something.

Instead we can view retirement as a chance to do something important with the remaining years of our lives. We are emotionally mature, financially independent and responsibility free. This does not have to be a time to hunker down but can be a time to be intellectually curious, adventurously intrigued and socially aware.

The most difficult part of any new journey is to figure out where to begin. One technique for beginning a retirement plan is to think of a theme for your retirement. This can be similar to a vacation theme or a party theme. Once we think of a theme for a party, the rest of the party falls into place. We now know what kind of food and drink to serve, who to invite and how to decorate the place. With this knowledge it becomes easier to figure out how much things will cost and how we will pay for them.

For example, one retirement theme could be family. We could plan an annual visit where the children and grandchildren visit with grandma and grandpa. Or we could travel the country visiting our brood. College funding could be set up for the grandchildren.

Family rituals could be reinforced or new ones established. Values and knowledge can be passed to the following generations.

Another theme could be philanthropic. We can look to our community to see what needs to be done; something the government and non-profits have overlooked. Or we could affiliate with a non-profit and work the front lines for awhile. Gradually, we could work are way up the organization through marketing, finance or fundraising. We could end up being an active member of the Board.

A third could be adventure. We could climb Mt Kilimanjaro, sail the South China Sea or spelunk in Argentina. As we slow done physically, we can begin a blog or create some forum for sharing our experience or teaching others some of the things we learned.

Themes help us focus on activities which in turn can help us formulate our retirement. Knowing our activities helps us determine how much we will spend which in turn helps us decide how we will invest our savings.

A theme allows us to imagine our retirement years and give form to what we have yet to achieve. Themes bring familiarity and retirement-land seems somewhat less strange.