

Retirement, A Cruel and Unusual Punishment

Can you imagine being retired with nothing to do? Would it not be one of the cruellest punishments you could imagine? Does sitting in front of the TV, day in and day out, sound like a fulfilling way to live? Malcolm S. Forbes said "Retirement kills more people than hard work ever did". Fortunately we have time to plan our retirement. Think about the question "What are you going to do when?" -- you grow up? -- you graduate? -- you retire?

For the first two stages of life we have very little time to decide. We could spend a lot more time on plans for the third phase. When it comes to retirement, we know that an enjoyable and peaceful retirement comes with good planning long before you actually retire. Retirement planning is about learning how to spend your time and not just how to spend your money. You need to understand the best way to use your time, to keep busy and enjoy everything you desire to do.

Of course having enough money put away is the number one factor as to whether or not you'll maintain your desired lifestyle once you stop working. Even if you've been saving your money since your first nickel, that still may not be enough to have an enjoyable retirement. Money is always an issue. How often do you hear people say that "I'll do that when my ship comes in" or "when I win the lottery"?

Everyone would travel in their retirement if it was free, and fortunately a few travel vacations a year will probably fit into even the most conservative budget. Traveling to exotic places could be a dream come true for you and your partner. Limiting the number of trips to take this exotic vacation may definitely be worthwhile.

Your vacations will not consume all of your free time so you know you'll need something engaging to do with the rest of that free time and remember you will probably have more free time than you've ever had since you became an adult. Having several interesting hobbies is a necessity to get the most out of your retirement. Creative planning can rev up your retirement with hobbies and activities.

If you retire without retirement planning and you think you would be too old to learn something new, think again. There have been many people who took up meaningful retirement hobbies in their advanced age. Some have been able to excel at those hobbies. You've heard the saying, "Can't teach an old dog new tricks" , it doesn't apply to you unless you want it to.

Before you entered the workforce If you wanted to be a lawyer, you had to go to school first. Architects go to college. Hairdressers go to a school or college. When you picked a career or a profession you had to do it long before you started into that profession because you had to learn first. Hobbies are no different. Learning to take a new hobby or activity to the next level is very beneficial to keep the mind active. Keeping the mind active, according to some researchers, has several health benefits, not to mention the pleasure of just learning and perfecting something new.

After a few years into retirement, it may become necessary to rearrange your priorities, activities, relationships and lives. Retirement is usually more challenging than we thought it would be and often health issues force these changes. Fortunately, those who have planned for retirement and have a clear vision for more fulfilling lives for themselves, will stand out for their ability to reinvent themselves. They will find new adventures, hobbies, new friendships and even new careers.

Some retirees will be satisfied with hobbies, especially as we get older. Some will be happy with volunteering their services to give back to the community. Some will look forward to retirement as an extended holiday where they can finally slow down and "smell the roses". Others will have a busier, more active life than when they were working.

Over the next 20 or so years, it's expected that 75+ million baby boomers will retire and there are approximately 46 million workers to replace them. There is a very obvious gap here and the next generation really needs boomers to stay working in some capacity. That's good news for boomers since many aren't likely to retire totally anyhow. Talk about a win-win situation for all generations and for society itself.

There will be a decision for you to make, keep working full or part time or quit the workforce entirely. Deciding to quit the work force entirely calls for a retirement plan for the new retirement lifestyle you are about to embark upon. Should you decide to use hobbies to fill up that free time just remember those who get the most from their hobbies in retirement are those who have started pursuing these earlier in life. That's not to say you can't start something new. Maybe you've had a passion to try out a new sport, activity or pastime and just haven't had the time to do it while you've been working. The one thing that is certainly true is that retirees who have one or more hobbies of some kind are far less likely to suffer from physical health problems or emotional problems such as depression and the more active the hobby, the greater the chance of living a fuller, healthier and longer life.

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About the Author

Carm is retired and very active with his hobbies and the internet to communicate information about the importance of hobbies and the use of free time in retirement years. Visit us at <http://www.boredbabyboomer.com> to get this free information.