

Next Stop Retirement

It seems almost absurd for baby boomers to think about retirement as the next stop in their long and eventful lives. But the absurd has become a reality. As the baby boomer generation moves into their mid fifties and sixties, that specter of retirement looms ever closer. So it's natural and appropriate to sit back and review exactly what that means to each of us.

For many, the traditional attitude toward retirement has been one of joy. The concept of laying down your worries and bringing your work life to a comfortable end is something to look forward to. The image of a life of sleeping late, golfing as much as you wish, taking up two or three hobbies and living a life of leisure is an idyllic vision in our minds for sure.

But the reality of retirement can also be a source of anxiety and fear. If the baby boomer who approaches that threshold is not financially prepared or the affairs and concerns of their work lives are not ready to be set aside, the idea of having to retire simply due to age seems to be a harsh and an unpleasant prospect. In both of these visions of a future retirement, we are probably working under as much myth as we are reality about what it will be like to retire. But one thing baby boomers are good at is debunking myths and defying conventional wisdom and defining each era of their lives in their own terms.

We can expect the same as baby boomers move into retirement. This is a generation that did not have the benefit of employers who were loyal to employees and kept the same staff from college through their retirement party and from whom they could expect a hefty retirement package. But boomers are not the kind of generation that lets things sneak up on them. Working with such excellent organizations as AARP, there are resources and options baby boomers can tap into to create a secure financial future despite the lack of participation by past employers.

But as with all other phases of life however, financial security is not what makes life worthwhile all by itself. And as baby boomers see retirement coming at their next stop, another myth that has to go is that retirement is the end of the productive part of life. This image of living a life of leisure, never working and letting others take care of us is not necessarily a healthy approach to retirement any more than it would be at any other phase of life.

Human beings are at their best when they are useful, creative, productive and pursuing a dream. It has been shown time and time again that when a senior citizen can no longer be part of something larger than themselves and see themselves as productive in life, their will to live declines with the

inevitable result of an end of life that is earlier than it has to be. So the financial demand that some baby boomers face that they may have to work on into what is considered to be the "retirement years" may have a hidden blessing of extending their lives in a healthy way because these will be the baby boomers who know they must stay fit and active because, just like always, they have to get up and go to work.

For those who do lay down their labors at retirement age, second careers are often a great way for aging baby boomers to not only create a second revenue stream but to pursue a career path that had always been a dream in life. Another alternative as well for staying active and useful in retirement is to become passionate about a cause in life that has always been important to you.

Baby boomers have always been a people driven by causes. So what better way for baby boomers to use their retirement than to become activists to make a difference in the world, just as they did in youth when they did so much to make a difference? The world will be a better place for their involvement and the retired baby boomer will live a happier senior life as well.

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