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**The Importance Of Planning Your Retirement And The Consequences Of Not!**

**By Cynthia Barnett**

Bob is a 65 year old graphic designer that is very financially secure. His colleagues, friends and

family define him as a prosperous "fly by the pants" kind of guy. From as far back as he can remember, Bob has always hated planning and believes that his "spontaneity" and ability to think creatively while implementing new ideas has made him successful. For the past 30 years or so, Bob believes that his non-planning methodology has worked well for him. Well, Bob is now tired of the working rat race, and decides that it is now time to retire and have some fun. He doesn't know what he'll do exactly when he retires in 6 months other than have a good time. However, he knows that he won't plan his days and will do whatever pleases him.

Let's take Sam, a 60 year old attorney who is also financially secure. He is a "plan it to the bones" type of guy that loves planning and believes that his impeccable organizational skills have enabled him to accomplish all of his goals. Some might say that Sam is a bit anal but he disagrees and believes that his planning methodology has served him very well the past 35 years or so. His motto is "great planning makes a great man." Like Bob, Sam is ready to retire. He's had enough of the hustle and bustle of being a senior partner in a big law firm and is ready to retire so that he can pursue one of his lifelong dreams of becoming a volunteer for several organizations. Unlike Bob, Sam has already started planning out his goals, activities and has designed a "downsizing plan" that will enable him to retire in less than 6 months to pursue his dreams.

Now, let's flash to the future. It is 6 months later. Bob is retired and is downright bored. Although he initially enjoyed not planning his retirement and found much pleasure in doing things on the spur of the moment, he is getting a bit bored with bar hopping, going on weekend fishing trips, and hanging out at the health club. He is also getting bored with himself and is starting to wonder if there is more to retirement than simply having fun. He is even considering going back to work or perhaps taking on some work projects to give him something to do. On the other hand, Sam is having the time of his life. He's right on schedule. The first few months, he rested and relaxed and enjoyed himself immensely. Now however, he has transitioned to his non paid volunteer activities and has become a valuable resource to two prominent nonprofit organizations. Sam is truly enjoying his retirement and looks forward to a busy, scheduled day of providing volunteered activities.

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So, what has this taught us? It has taught us that planning for your retirement is more than simply deciding that you have enough money to retire on a certain date. It is about planning how you'll spend your time while accomplishing your goals. In fact, according to Christina Wright, a Retirement Specialist, "Many professionals don't actually plan for their retirement. Although they evaluate their finances and are sure that they can support their lifestyles, they don't plan how they'll actually spend their time day in and day out. This "lack of planning" often leads to intense boredom and dissatisfaction with their newfound freedom. As a result, many of these professionals go back to work part or full time, not for the money, but to obtain some mental stimulation and excitement in their lives. This could have been avoided by simply planning out their goals and working hard to accomplish them"

With this in mind, we've talked to hundreds of successful retirees and found that like them, you can accomplish your retirement goals through the implementation of these five easy steps:

1. Have a positive mental attitude. You should have a positive mental attitude about this new phase in your life. You must know what retirement means to you and be willing to do whatever it takes to make you happy.
2. Be committed to your goals. You should make sure that you are 100% committed to living your life the way that you visualize it every single day.
3. Transition slowly and visualize success. You should be willing to transition yourself from a working professional to a retired person. You should visualize how great your life will be in a lifestyle that will give you the satisfaction you desire once you retire. For example, if you see yourself as lounging around all day, you have to ask yourself some hard questions like; will this truly make me happy? Can I see myself doing this for the next 25 or so years? If I find this isn't fun, are there any activities that might make my days more fun? If so, what are they?
4. Plan your days. Regardless of whether or not you intend to lounge all day or are involved in many activities, it is always a great idea to plan out your days. This doesn't have to be a mind-boggling task and you don't have to use a fancy planner to be successful. Instead you simply have to think about your activities a day or week in advance, and plan how you'll spend your time.
5. Find pleasure in accomplishing your goals. Find satisfaction in actually accomplishing your new life's goals in retirement whether you are volunteering at your favorite organization or going fishing with a friend.

In conclusion, taking and maintaining control over your retirement is up to you. By having a positive mental attitude, being committed, transitioning yourself, planning your days and finding pleasure in your accomplishments, you can make your retirement dreams come true!

Dr. Cynthia Barnett is a "refired" educator who had reinvented her life moving from the school house to an entrepreneurial venue.. She is the author of "Stop Singing the Blues: 10 Powerful Strategies for Hitting the high Notes in Your Life, and a Retirement Lifestyle Specialist. She was recently interviewed by Time magazine for their article on women in mid-life who have reinvented themselves. If you are

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ready to "RE-FIRE" your life and not retire give me a call at 203-855-9714 or sign up for my blog at <http://www.refiredontretire.com>

### **Business Legacy Less Important Than Comfortable Retirement, Say Business Owners**

**By News Canada**

Half of Canadian entrepreneurs worry about retirement and succession planning, finds study

(NC)—About half of Canadian owner-managers say they're concerned about retirement and succession planning, according to a recent study by Grant Thornton LLP. These business leaders say they're most focused on providing adequate financial resources for their retirement. Securing their "legacy" as business owners in the community is less of a worry, they say. Other retirement priorities for entrepreneurs: Ensuring a smooth business transition Identifying a suitable successor Finding the time to develop a succession plan

For more information, read *Succeeding at Succession*, a management issues paper available on-line at [www.GrantThornton.ca/resources](http://www.GrantThornton.ca/resources). Grant Thornton LLP is a leading Canadian firm of chartered accountants and management consultants with offices across Canada.

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