

constructive CHOICES

Constructive Choices, Inc.

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~ Choose To Retire and Be READY ~

The Choice Connection

Dear Jean,

Choose To... RETIRE and BE READY

Choose to... prepare, define your retirement, rest, be ready

Choose to... always take care of today well, dream of what it can be, trust it will be what it is, based on what you are prepared for, consider the choices - large and small

Choose to... start over, to continue, to start anew - *Choose the when!*

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RETIREMENT... Choosing to Be Ready

A week or so ago, at I had the opportunity to learn and discover an exercise called the "[GROW\(TM\) Principle](#)". I found myself smiling a bit throughout the learning as one insight after another flowed into the conversations and discovery with my partner/colleague. In addition the presenter offered a definition that appeared to be solely for my benefit. The definition of "luck or being lucky," he said, "*is when opportunity meets preparedness and then you find yourself in a state of readiness.*"



Wow... the March '07 issue of my newsletter was a musing on "*being lucky*" then followed by the April '07 issue with a conversation on "*being prepared.*" With the lead in from those two months, it would only seem natural I would speak to being in a state of readiness. And believe it or not, "Retirement - being ready" was assigned as the theme for my May newsletter.

For the past several years, I have said (maybe a bit quietly at first) that when I reached the magic age of 55, I would retire. Magic because the number 5 is a bit significant in my life. My birth date is 5/5/52. I am the oldest of 5 children, have co-owned 5

Jean's Latest Choices



- Vacation....ahhhh....
- Keeping things flowing through a queue.
- Choosing to facilitate more.
- Celebrating the start of a year of magic.
- Considering the work alternatives.
- Scheduling the final year of the PhD as a retirement focus.
- Connecting with friends.
- Choosing the what and the when.

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homes, and currently on my 5th career. And when I see the raised eyebrows of the listener, I have had to explain very quickly that being retired did not mean that I would no longer work! The reality is *I like to work* and I can't ever imagine not working. Whether it is work for pay or volunteering for the sheer joy of sharing, the work I do from this point forward is now work that I choose to do.

There is something a bit powerful about being at choice in making the work decisions. To others it may seem that my work schedule has changed very little. It probably looks like I am putting in as many hours or more. Possibly... however, for me... it is that sense that I am no longer working because I have to - I am working as I do because I choose to.

Getting to 55 came a bit faster than I ever thought it might. And in the last year, more than once I spent a bit of time thinking about what "*retirement*" would actually look or feel like. What I did realize was that I have been preparing for retirement for some time now. The universe just slowed a few things down naturally for me in this last year and the work opportunities continue change. It is an interesting place to be, to know that I defined retirement to be a time when I could choose my work very consciously and now I seem to have more choices about my work than I ever thought I might. At times it is also a bit unsettling, as most new events or changes can be, and I have questioned the when of my decision regarding retirement. I am ready, but do I really know what I am ready for?

A share from my reading the other day offered this... "Sometimes it takes a lot to say when. At times we say when with relative ease. We say, "*No, thanks, this isn't right for me*" and we walk away. There are other times when it's harder to set a boundary or enforce a new limit or decision with people. Saying when can be uncomfortable for the person saying it and for the person hearing it. It sometimes involves more than an immediate decision or reaction; it involves a change for the people involved. You may need to stand behind your *when* with focus, dedication and commitment."

I chose 55 as my retirement year. Some of us may not always have that opportunity to declare just when "retirement" is going to happen. Throughout all of this we do have the time to prepare and be ready, define our space of retirement and approach our days with choice. Focus, dedication and commitment are essential to stand in a space of choice.

About choices... Sarah Ban Breathnach says; " there are 365 choices standing between your dream and its coming true. That's all, just 365 choices. I didn't say they have to be big choices. Parting -of-the-Red-Sea choices. Mt.-Everset choices. Before-and-After Choices. Little choices count too, In fact little ones can often be more life-altering than big ones. Trust me, tiny choices - day in, day out - shape your destiny just as much as deciding to run away to be an elephant girl with the circus rather than turn fifty." "True Life is lived when tiny choices are made, "Leo Tolstoy believed. 'Tiny choices, mean tiny changes. But it is with only infinitesimal change, changes so small no one else even realizes your making them, that you have any hope for transformation."

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Yes... retirement is a transformation, because of the choices I now choose.

By the way, what is your definition of retirement? Are you preparing? Are you in a state of readiness?

Quotable Quotes

"One's work may be finished someday, but one's education never."

- Alexandre Dumas

Quotations

"The world shrinks or expands in proportion to one's courage."

- Anais Nin

"To love what you do and feel that it matters - how could anything be more fun?"

- Katherine Graham

Jean's Recommended Reading Choices



1. ["Managing My Life: Making the Retirement Decision"](#)

George Beshara

2. ["Managing My Life: Planning My Retirement"](#)

George Beshara

3. ["StrengthsFinder 2.0: A New and Upgraded Edition of the Online Test from](#)

[Gallup's Now, Discover Your Strengths"](#)

Tom Rath - the updated version of the Strengthsfinder version 1.0 as presented in *Now, Discover Your Strengths*

4. ["More Language of Letting Go: 366 New Daily Meditations \(Hazelden Meditation Series\)"](#)

Melody Beattie

Retirement Readiness Checklist (from *Managing My Life: Planning My Retirement*) - You may be ready to seriously consider retiring if you've answered "yes" to 5 or more of these statements:

1. I feel confident that my pension income will allow me to maintain the minimum lifestyle I want.
2. I feel confident that if need be, I can supplement my income by finding part-time or full-time work and/or by starting my own business. I know my transferable skills and strengths and have a good idea of what I can do to supplement my income if I want to.
3. I feel confident that I can keep myself busy during my retirement years doing things I enjoy, and that will bring me more fulfillment and happiness. I know what motivates me, and I've identified possible hobbies and activities that I am looking forward to.
4. The timing is right for me, and for the rest of my family, for me to retire. We've discussed the situation and feel we can adjust and make the best of it.
5. I am looking forward to all the freedom I will have in

- retirement to do what I want.
6. I am not looking forward to all the changes that are happening in my organization and the associate stress and feelings of loss of control.

Administrivia

My Constructive Choices AUDIENCE:

- * Professionals wanting to be at choice in their career and daily work
- * New Managers (and aspiring leaders) transitioning to establish a leadership role in their communities
- * Individuals wanting to sort through the choices, build a more fulfilling life, lift their voices, and
- * Coaches who choose to step out, show up and say -

Yes, it IS all about YOU!

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