



"Never look back unless you are planning to go that way."

– Henry David Thoreau

**WatchGlass
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By isolating a single aspect of a broader situation and focusing on it, great progress can be made...

Planning Your Ideal Retirement

by Rosanne Scriffignano, CRC, ACC

Are you looking forward to retirement? If you're like most people, you have asked yourself questions such as "How much money do I need to retire?" or "Can I afford healthcare?" as you plan for your golden years.

Although finances are a critical factor in retirement planning, they are, by no means, the *only* consideration. Answers to questions such as "Where will I live?" and "What will give my life meaning?" are equally important retirement considerations.

Retirement is a significant milestone in our lives. Retirement opens up a new world of possibilities in terms of how we live our lives. According to Dr. Richard Johnson, founder of Retirement Options, "The new retirement is not an ending; it's a new beginning, the start of a new life journey of vastly expanded proportion."

Active, happy retirees are engaging in activities that add spark to their lives. Instead of settling into rocking chairs, they are launching new careers, pursuing long-forgotten hobbies, and volunteering their time and talent.

Unearth Your Retirement Possibilities

To help plan your ideal retirement, think about what activities give you true joy. Look back to your "younger" years for inspiration. For example, do you enjoy the arts or working with your hands? Consider how those long-forgotten passions could be part of your retirement life. Perhaps volunteering to teach art to children or enrolling in courses at your local university will fulfill your desire to share and learn.

Before retirement sneaks up on you, spend quality time thinking about those "golden" years. Now is the time to unearth your retirement possibilities. Although it's easy to take a back seat, only YOU can plan for a retirement that reflects your unique interests and dreams.

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