

# HEALTH Plus WEALTH

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## Change of Season

Have you noticed the recent drop in temperature, the nights drawing in and the lush green leaves turning rusty gold? This can only mean a new Autumn season.

Seasons don't just refer to the weather. We have seasons in life, in our relationships and in our finances. Planning for changes in seasons can be wise and helpful. For example, saving for a new family home, our children's further education or putting a retirement plan in place are great examples of preparing for new seasons, and these are things County can help you with.

Last month, we explored how ready we are to make changes. This month, we will think about a change that can happen, whether or not we are ready: retirement.

What if you've built your retirement plan based on having enough money, but you run out of life before you get to spend it all? Or even, how much is "enough"? Or what if you run out of money before you run out of life! Isn't that what we are most afraid of?

In reality, we have little control over when we take our first or last breath, the weather, or the consequences of Brexit on the stock market. It is therefore worth considering that we can't plan for everything. There are factors that remain outside our control, so it is better for our mental and emotional health to have firm ideas, but hold them loosely.

It is important to acknowledge that there may be a sense of loss with retirement: a loss of relationships with work colleagues; a loss of belonging to a community, team or purpose; a small loss of identity. What happens when people ask you what you do and you can no longer say a teacher, doctor, lawyer, etc...?

It might be helpful to appreciate what was "normal" and in a new season, may no longer exist. You will need to find a "new normal". This change can often go unrecognised with retirement celebrations, gifts and everyone appearing to envy your newfound freedom. Yet this freedom could just as easily feel like being cast off on a boat and pushed towards the middle of the lake when you haven't yet found the oars, let alone learned how to use them.

That's why, although it is okay to have pre-conceived ideas about what retirement (or any new season) might be like and though you may well take to it like a duck to water, it is also good to keep an open mind and be light-hearted about it too.

Here are 5 things that may help towards a healthy, happy retirement:

### 1. Join a community group

There are plenty around (crafts, sports, hobbies etc). Exploring a common interest is a great way to connect and meet new friends.

### 2. Volunteer for a local organisation or charity

Offering your time is one of the greatest gifts. Plus, you'll have experience and wisdom to offer. Check out [whatcharity.com](http://whatcharity.com) to find an organisation that interests you.

### 3. Donate financially

You probably already know that your heart follows your money, so if you aren't ready to volunteer time, why not start by giving a small regular financial donation to something that is important to you and see how invested you become?

### 4. Think about an active routine

You've probably woken at 7.00 a.m. regularly for 45 years. Suddenly, you no longer have a salaried job for which you have to get up in the mornings. Planning a daily walk or swim and being physically active is important as we get older, and will help keep us younger for longer!

### 5. Learning something new

Research recognises that learning can help delay symptoms of Alzheimer's, preserving people's quality of life. Other research indicates that learning to play a new instrument can offset cognitive decline and learning difficult new skills in older age is associated with improved memory.

Whatever you do, decide what is important to YOU before someone else decides for you. When you aren't intentional, you'll end up going with the flow or responding to the urgent demands of others. That is fine, but do you want someone else's agenda to determine how you spend your retirement?

Clearly, this isn't as easy as it sounds! You will need courage and boldness to start something new, attend a community group and intentionally choose to be active. But it might be helpful to go back to the serenity prayer in our August blog. Ask yourself "What IS within my control?" and "What can I surrender that is not in my control?"

I hope this is helpful and thought provoking and finally, remember that there is a time or season for everything (Ecclesiastes 3:1-8) so embrace the season you are in, enjoying all it has to offer, before the next one comes along, whether you are retired now, are approaching retirement or just starting out in your career.

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