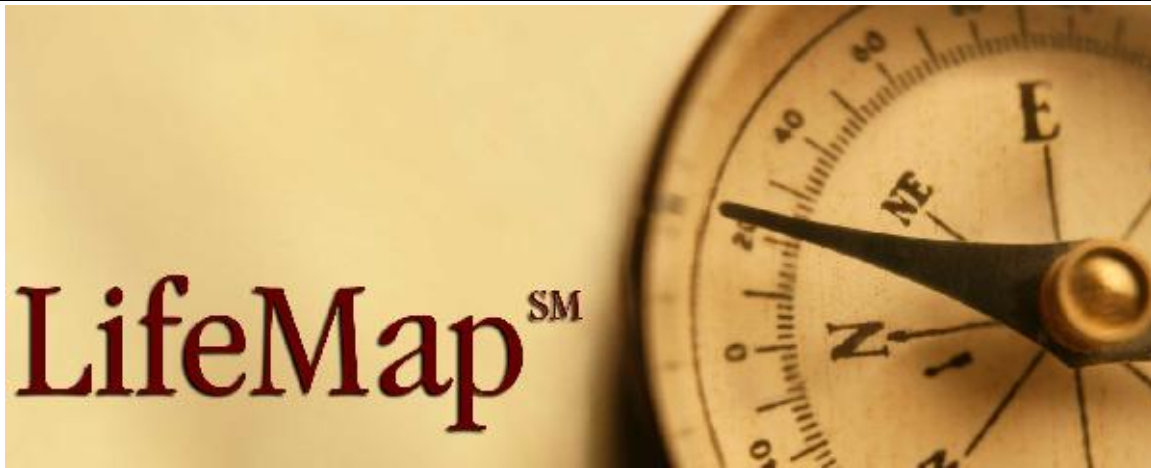


From: Dr. Paul Powers drpaul@drpaulpowers.com
Subject: A Retirement Heads Up.
Date: February 19, 2016

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LifeMap is a navigational tool to help you on your path towards personal and professional success.

Our belief is that you can achieve a more rewarding career, a more productive organization and a more satisfying life.

February 2016

This Month's Message:

A Retirement Heads Up.

Paths Forward:

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A Retirement Heads Up.

A recent Money Magazine survey asked the following question. "How would you most like to spend your retirement?"

The survey results indicated that:

- * 48% of respondents would most like to travel.
- * 23% of respondents would most like to pursue their hobbies.
- * 16% of respondents would most like to spend time with family.
- * 13% of respondents would most like to volunteer or work.

These answers were about what I thought they would be but they really got me thinking about the difference between what people say they want to do and what they actually do.

I onatime LifeMap community members know that I

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recommending planning and working towards a balanced lifespace during all stages of one's life. Sure - it's never perfectly balanced but a reasonable goal is to have no single aspect of your life that overpowers everything else and no aspect of your life that is withering from neglect.

But just for today's discussion let's have you pick one of the above four categories that you most want to pursue in your retirement career. Got one in mind?

Paths Forward:

Here's my version of the questionnaire:

* IF YOU PICKED TRAVEL:

Why? Is this just something you say because your partner wants to hear it or because it sounds socially acceptable? Do you travel for enjoyment now or is this something you'll suddenly start doing later on? Do you have a list of places you actually want to see? Have you researched them to see if the reality matches the fantasy? Do you have travel skills and travel tolerance? Do you have a passport? (Only 36% of Americans do.) Planning on RV'ing? (Only 11% of Americans do.) Camping? (Only 13% of Americans enjoy it.)

* IF YOU PICKED HOBBIES:

Why? Do you have any hobbies that you invest time in now or is this something you'll suddenly start doing later on? What makes you think you'll want to spend more time at them? If so, how much more time? Want to start a new one? Why? Have you researched them or taken any lessons or adult ed courses to see if the reality matches your mental image of them? Are you going to engage in these hobbies alone or with someone else? Who? Does he/she/they know this? Are any of these hobbies dependant on your physical health? How much fun / relaxation can you stand before you get bored, get noodgy or go crazy?

* IF YOU PICKED TIME WITH FAMILY:

Why? Do you spend time with family now or is this something you'll suddenly start doing later on? If you don't spend much time with family now why would you expect that they would be available for you later on? If you do spend time with family now how much more time with them are you planning? Have you discussed this with them? If your friends are your "family" how many times a week/ month/year do you visit with them now? If you're planning more time with them, how much more time?

* IF YOU PICKED VOLUNTEER or WORK:

Why? If you work because you need the money - so be it. (You could always try to cut back on your living expenses.) But if money isn't the issue, are you going to work because you're bored, don't have anything else to fill your time or don't know how to do anything else? Volunteering is physically, emotionally, and spiritually beneficial. Great! Are you doing any volunteering now or is this something you'll suddenly start doing later on? What skills do have worth volunteering? To what organization(s)? Have you explored any? Do you see yourself jumping in at the top of a group

you just joined? Have you talked to any actual retirees to hear their pros and cons about volunteering? Despite how many folks talk about volunteering in retirement know that only 32% of American's between the ages 35 - 44 volunteer and that number DROPS to 24% of people over 65.

My purpose in this LifeMap is to not only get you thinking about your retirement career but to get you to do something about it. You've had years of school, college, and technical or professional training to get you ready for your work career. Do you really think you're going to successfully make a personal, work, financial, family, social and physical transition without putting any effort into it? Your retirement could be decades long and could truly be the time of your life. Isn't expending a little energy to make it happen worth it?

Notice: The 2016 edition of my [Retirement Planning / Retirement Living Survey](#) of LifeMap subscribers is now available at my website (www.drpaulpowers.com) and will remain open until March 31. I will publish the results in the April edition.

LifeMap (sm) is about encouraging you to take control of every aspect of your life.

HOT OFF THE PRESS!

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Have an issue or question you'd like Dr. Paul to address in a future edition? Send an email to the email address listed below.

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Sincerely,

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