

Retirement

A change of scenery

When asked the question, “What is the ideal retirement?” psychosociologist Lise-Michel Sickini answers without hesitation, “One that makes you happy.”

By Gilles Drouin

Lise-Michel Sickini, who has been giving classes on preparing for retirement for the past ten years, immediately adds, “It is really important to take the time to think about this if you want to improve your odds of successfully transitioning to retirement. Remember that many of us spend about a third of our lives as retirees.”

“In fact, there are no bad reasons for retiring as long as you are happy about the decision. You should prepare for retirement as much as possible, which means thinking about a number of key issues.”

Your retirement fund is not an end in itself, but a means to spend your golden years the way you want. Good health is also essential to your dream retirement. You also have to know how you want to live. Although financial planning is indispensable, keeping yourself fit and organizing your life during retirement is just as important.

What kind of retirement do you want? Will you live the same way as you do now, minus your job? Do you want to live in the country, near the sea, or in a loft downtown? Do you want to travel as much as possible? The answer to these questions will tell you how much money you will need. But beyond questions of money and health, it is important to know yourself.

A change of structure

Once retired, many people who are ill prepared or have been forced into retirement will feel shock after the initial euphoria, which generally lasts about 18 months. People feel like they’re on vacation, rest up, and maybe travel a bit. When the “prolonged vacation” effect wears off, the person can experience a serious backlash. “It’s a bit like walking across a rope bridge leading to the unknown,” says Lise-Michel Sickini. “Some people cross quickly, while others hesitate, and a few never make it across.”

It is very normal to feel a bit disoriented when you retire. Our job, whether we enjoy it or not, structures our lives. It involves obligations, constraints, and a daily routine, but also objectives, achievements, and personal rewards, plus it provides a social network that requires relatively little effort. The first challenge is to get through the mourning process. The second is to replace all the things your job contributed to your life.

When you retire, this structure disappears. Retirement becomes a symbol of freedom. “I can do what I want, when I want, and with whom I want.” However, people who have not planned their lives after retirement will discover that having too much freedom and too much time on their

hands can sometimes lead to problems. In extreme cases, retirees may become depressed, sometimes very depressed, and even suicidal.

People who put everything into their work are the most likely to have difficulty adapting to their new life. However, there is no need to panic. There are ways to smooth the transition by choosing to retire gradually or finding another part-time job. “Detaching ourselves from our career is sometimes more demanding than we think,” Lise-Michel Sickini reminds us. “It takes time.”

Retirement is not a bad place to be, far from it. It simply takes organization. “Barring money and health problems, people who have a successful retirement are generally those who create a structure that suits them while staying open to new things and the unexpected.”

You don’t have to set up a rigid schedule, but you should roughly divide your day or week into periods of time devoted to specific activities, including time for peacefully drinking your coffee in the morning and contemplating the scenery.

Giving meaning to life

The advantage of setting up a framework for your daily activities is not only that it





provides structure. The benefit also comes from the activities themselves. "You have to find things to do that give meaning to your life," advises Lise-Michet Sickini. "These activities must reflect your values, bring you fulfilment, give you a sense of accomplishment, and make you feel useful, in addition to being enjoyable."

You don't need to become another Mother Teresa to give meaning to your life, although some people will choose to take a similar path. Everyone must find their own solution.

Learning to play the piano, going back to school, travelling, gardening, becoming a volunteer or lay missionary, playing bridge, enjoying a hobby or converting a hobby into a new career, and even working part time are all possible solutions. You surely have one that's right for you. "Above all, you should avoid value judgments," advises Lise-Michet Sickini. "You are the only person that can decide what you will do when you retire."

Inspiring reading

To get you thinking, Lise-Michet Sickini suggests the book *The Joy of Not Working* by Canadian author Ernie Zelinski, who has also published *How to Retire Happy, Wild, and Free*. Zelinski takes an often tongue-in-cheek look at leisure and particularly how to make the most of it without feeling guilty. ■

Retiring as a couple

Retirement requires individuals to adapt, and the same is true for couples. How many divorces occur when couples are suddenly together 24 hours a day? You probably know of one or two. Once again, the obstacles are not insurmountable.

"There are three parts of a couple: you, me, and the couple itself," explains Lise-Michet Sickini. "Both people have their own work, friends, and hobbies, but they also have activities and friends in common." Retirement changes things because it frees up a lot of time. "People are constantly together, without even realizing it," continues the psychologist. People often complain that they feel suffocated, they don't have enough space, they lack privacy, and so on.

The main danger lies in each spouse's expectations. One may want to spend time alone, while the other might wish for more activities together. One may want to travel around the world, and the other may be looking forward to a more sedentary life spent on various pastimes. One expects the other to fill the void created by retirement. In short, spouses need more than ever before to be able to communicate their wishes. And the earlier the better.

"Don't sell the house too quickly," advises Sickini. Empty rooms can provide each spouse with their own personal space. "If necessary, establish a code that governs the use of this space and respects each person's privacy. It's all about respect and communication within the couple." Retirement provides quality time, time for yourself that you need to learn to enjoy.

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