



## Retirement Thoughts

By Dr. Linda Hancock

### ABOUT THE AUTHOR

Dr. Hancock has written a regular weekly column entitled “All Psyched Up” for newspapers in two Canadian provinces for more than a dozen years. Over the years, her readers and clients have said that they have benefited from her common-sense solutions, wisdom, and sense of humour. Dr. Linda Hancock, the author of “Life is An Adventure...every step of the way” and “Open for Business Success” is a Registered Psychologist who has a private practice in Medicine Hat. She can be reached at 403-529-6877 or through email [office@drlindahancock.com](mailto:office@drlindahancock.com)

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I am way beyond the magic number that is generally considered retirement age. Often people ask me why I continue to work. There isn't just one answer to that question. You may want to consider the following ideas when you are planning your own retirement:

1. Satisfaction – I love my work and my clients!! Whether I am providing therapy, writing articles, or teaching seminars, I look forward to each workday. My clients challenge me to help them develop strategies to improve their lives and also keep me informed about the changes they are experiencing in society. Milton Garland who was the oldest working individual in the United States when he was 102 years of age, stated “First you find a job. Then you get good at it and then, when you are good at it you don't want to quit”.
2. Work/Life Balance – Besides travel (when we are not in a pandemic), I enjoy reading, cooking, playing online Canasta and talking with both friends and family. Fortunately, I have been able to do all these things while building my career. Retirement for me would mean having an extra thirty or forty hours a week and I am not sure how I would fill these when I can already do everything that I want.
3. Sharing and Investing – Over the years I have had the opportunity to study at a graduate level and gain experience from working with over 8,000 clients. I believe that when we have been blessed, we need to give back to others. Sometimes I do this through using my skills, but I also have the option to give more financially to good causes because of my income.
4. Life Expectancy – My family has a history of living long lives and even though I don't have a clue as to how long I will live, I really don't want to retire now and possibly have regrets years down the road.
5. Health – You need to have good physical and mental health to work but work also can enhance your physical and mental health. My health is good, and I am thankful that I can still work. Having a purpose gives a reason to get up in the morning, dress, interact with others and experience accomplishment. At the end of the day you are a “good tired” and can enjoy having a “few shekels to jingle”.
6. Options – Many people have a number of choices about what they do. Now that I have government pension, I am able to reduce my client hours and choose how I will provide services. During the pandemic for example, I have been working from home. Some employees are able to work part-time while others retire from their careers and then start new jobs or begin doing volunteer work.

The concept of retirement is very different from the days of my grandfather where a person would be with one company for thirty-five years and then receive a gold watch at the age of sixty-five.

Each of us has to consider the above and wisely determine when and how we will create and approach a custom-made retirement!