

Here is the final email (in our series of seven emails) on the important topic of the realities we will all face in retirement. If you have already retired, we hope these messages will still be of help, as you are already living the realities. If you have missed any of the emails, just let me know at [mackenziec@ceteranetworks.com](mailto:mackenziec@ceteranetworks.com).

If you're my client, we've planned for the financial side of retirement. But if you're now just a few years from retirement, it's time to begin focusing on how to remain happy and healthy in the midst of what will be a major transition.

It's important to start thinking now about where you will direct your energy and passion. Gardening? Volunteering? Yoga? (Something I started over 10 years ago.) Maybe you'll decide to take cooking classes and become the great chef you'd once dreamed of being.

And if your social life has revolved largely around work, now's the time to start branching out and connecting with others in your community. A good way to start: Volunteer for organizations that you think highly of.

Finally, start discussing your vision for everyday life in retirement with your partner. Many couples look forward to being able to spend more time together. But spending all your time together—right away—can be a huge adjustment. So be sure your discussion touches on how you'll each carve out personal time. As the someone once humorously observed, "We got married for better or worse.....but not for lunch!".

Tasia and I hope that you have enjoyed this series of retirement observations. We are here to serve you, so please let us know how we might best be of help.

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