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Greetings!

Change is inevitable. However, that doesn't mean we have to give up our ability to make plans and choices when change comes around.

Whether we notice or not, life is a constant series of endings, beginnings, and transitions--of relationships, work, and our overall existence.

Are you prepared to manage these transitions, or will you let them manage you?

Janna

Endings, Beginnings, and Transitions: Are You Ready?

By Janna Hoiberg



If money were no issue, how would you spend your time? Would you get up and go to the same job each day? Change jobs? Would you sit around and watch TV? Would you give more to the community? Spend more time with family?

In the past few weeks there have been a number of articles and social media posts regarding retirement. Most likely the frequency isn't up, yet my awareness has been heightened. I have seen comments by those who say that they never plan to retire, that retirement is the biggest mistake they have made, or that they fear they can never retire due to finances.

To me "retirement" is one more step on my journey through life. Retirement is defined by Wikipedia (You know the internet is always correct!) as "the act of leaving one's job and ceasing to work." That is a horrible definition. Let's have some fun in redefining the concept of retirement.

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Retirement isn't:

- Ceasing to work (Work is part of life. Ceasing to work is called death.)
- A time to check out of life
- A time to sit on my rocking chair and do nothing
- An absence of thinking
- An absence of being involved with passions or interests
- An absence of facing life's challenges

That time in life when you decide that you can reap the results of years of planning and can have the independence you desire can be called retirement, but it shouldn't be defined as Wikipedia has coined it. It takes years of preparation.

Retirement is:

- No different than running a business - it takes planning and consistency.
- Starting to plan as early as possible - preferably in our 20's. Remember Stephen Covey's quote: "Begin with the end in Mind."
- A time that allows us true freedom to:
 - Start a new venture
 - Work in the same job that we love
 - Mentor those in younger generations that are craving the leadership skills and knowledge that we possess
 - Spend more time with family and friends
 - Travel if desired
 - Give back to the community in ways that couldn't easily be done while working full time and/or raising a family
 - Whatever else comes to mind

I have a friend that owns a business that has been very profitable and an ongoing concern. He also has another business, more of a ministry, that focuses on the needs of others. This ministry is one that could take him around the US and the world helping people in so many ways due to the needs he has identified. He doesn't want to "retire;" what he does want is to transition to this other business which excites him and has great upside potential. What he does want is the financial independence to make different choices.

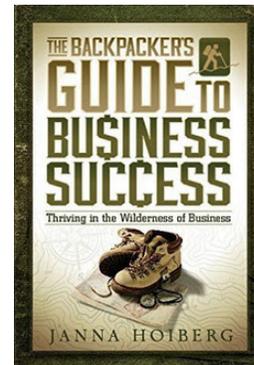
My friend, like many of us, wants to pick the ending of one season, the beginning of another, and the choice in transition. Retirement should be another season, another beginning, and another transition just like many we have made before. The question is: What are you doing to plan your transition and how does that impact the decisions you make today?

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Part 2 of this article discusses how planning is critical to creating the retirement we desire. Look for it in next month's newsletter.

Please share your thoughts or feedback about this article on [my blog page](#).

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