

# RETIREMENT A New Adventure

Newsletter

January 15, 2021  
Vol. 1, No. 1

## Welcome

Welcome to the first issue of this bi-monthly newsletter. I am very excited to launch this newsletter in which we will talk all things retirement - the good, the bad and the ugly.

For the past four years, I have been on a crusade to dispel peoples' fear of retirement. I have delivered presentations to hundreds of pre-retirees and retiring staff at seminars, workshops and functions sponsored by corporations and other organizations.

I have also appeared on several TV shows, radio programs and online interviews, giving invaluable tips on how to successfully navigate life in retirement, even if you did not prepare adequately for it.

Since March 2020, with in-person engagements suspended because of the Covid-19 pandemic, I have done a limited number of virtual events to promote healthy attitudes towards retirement.

This newsletter is a continuation of that effort. This first issue reminds you how important it is to prepare your mind for retirement long before the time comes. There is a popular quote that reads, 'retirement is a journey, not a destination'. Would you embark on a journey without making reasonable preparations based on where you are going and the conditions you are likely to encounter on the way? I don't think so! The retirement journey requires preparation if you want to have a great retirement trip.

This issue will also make the case for employers to play a greater role in preparing their employees for retirement by sponsoring seminars, workshops and forums to inform and guide them in their planning efforts.

I welcome comments and would love to hear from you. Please share this newsletter with family, friends and colleagues as you see fit and encourage them to subscribe to get subsequent issues. Join the crusade in spreading the message that retirement is not to be feared but to be embraced.

Welcome to the tribe!

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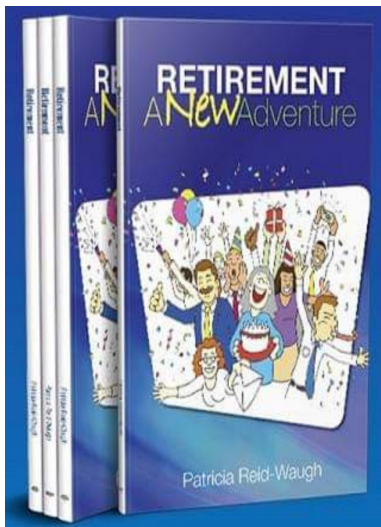
*"Retirement is an end of sorts: an end to the rigid, structured life imposed by the workplace. It is an end to responsibilities and stresses not of our own choosing - and the beginning of a life we do choose."*

*- Patricia Reid-Waugh*

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## Planning for 'Life After Work'

During my presentation at a corporate retirement seminar a couple years ago, a participant related the incident of a former staffer who after she retired, would drive her car to the company's parking lot every morning and sit there for an extended period.

Was I surprised to hear this? Absolutely not! Why? Because a few months earlier, I attended the funeral service of a 71-year-old man who committed suicide.

He retired from the Government service at age 65 but remained on the job for four more years on successive 2-year contracts. After this, the contract was not renewed. He then started harboring feelings of worthlessness and over the next two years, it was a downhill mental slide from depression to eventual suicide.

These stories highlight the difficulty retirees can have to adjust to life after work. If your mind is not prepared for separation from the workplace; a place where you have enjoyed so much validation, recognition and familiarity over many years, you will be in trouble. You have to plan for 'life after work'.

Typically, there is a lot of emphasis placed on financial planning for retirement, but very little focus on planning for the social, psychological and emotional aspects. You have to think about what you are going to do with yourself and what you are going to do for yourself in retirement, long before the date. This will enable you to put adequate plans in place to ensure a seamless transition when the time comes.

At a retirement seminar sponsored by the Jamaica Teacher's Association, a participant shared with me that she studied the violin up to her teenage years and at the time, had achieved a reasonable standard of competence on the instrument. She still had her violin stored away in a closet in good condition.

I recommended that she pull out the instrument, register for lessons in a music program to rebuild her competence. She could then transition to teaching children to play the violin when she retired from the regular classroom. That's an example of planning for 'life after work'. Your hobbies, your passions, the things you love to do and are good at - think on these things and how they can work for you in retirement.

Are you preparing your mind for retirement? Have you started planning for 'Life After Work'?

*"Retirement is not a time to go home and waste away. It is a time to think of new and innovative things that one can do."*

*Mrs. Reid-Waugh has demonstrated that with imagination and creativity, the retirement years can be just as fulfilling, even more than the working years..*

*A delightful eye-opener."*

*-EGov Ltd. seminar participant*



## The Employer's Role in Retirement Preparation

Do employers have a role to play in preparing employees for retirement? Many organizations see their role in retirement planning only within the context of sponsoring an employee pension plan and funding an appropriate function and/or gift when staff members retire.

Over my working life, I was employed by a number of private sector and government organizations in the three countries I lived. I enjoyed working at all these companies and government departments. Sadly though, none of them sponsored any retirement seminar, workshop or forum during my period of employment.

Nine years into retirement, and based on personal experience, I am convinced that it is critical for organizations to take on the responsibility of preparing staff holistically for retirement. Let's face it, if employees are fearful about retiring they will try to hold on in their positions longer than they ought.

This will only serve to stifle the promotion prospects of others within the organization. It will also limit the organization's ability to refresh and renew itself through the recruitment of new staff with new ideas and fresh perspectives. If the organization eventually forces separation, this will lead to feelings of resentment, animosity and worthlessness at the end of what might otherwise have been an excellent work relationship.

There are many opportunities for retirees to put our wealth of knowledge, experience and life skills to good use. There is so much I have done in retirement, combining knowledge and experience with the many new skills I continue to learn each day. Retirement has been a period of non-stop renewal, fulfillment and adventure for me.

I urge employers to play their part in helping employees embrace a healthy vision of 'life after work' by sponsoring holistic retirement planning events for appropriate age cohorts. Believe me, it does make a difference!

*"Wow! Mrs. Reid-Waugh's presentation was truly motivating, inspiring and educational."*

*After listening to her experiences, I felt confident that with proper planning, I too can have a fulfilling and exciting retirement."*

*-EGov Ltd. seminar participant*

*Before I left, some of my co-workers had warned and joked about the perils of retirement: boredom, imaginary health problems, lack of purpose, and possible depression. None of these things has happened to me.*

*-Betty Sullivan, Retired Bio-Chemist*

# Comments and Feedback

This section will be reserved for your comments and feedback.

Feel free to share your thoughts, ask questions, suggest topics and tell your retirement related stories [here](#).

This newsletter is published by Patricia Reid-Waugh, author of the books *Retirement A New Adventure* and *Retirement: The Journey and The Destination*. Patricia delivers presentations and speeches at retirement seminars & workshops, staff meetings and other retirement-themed events, exciting participants with colorful personal stories and invaluable tips on how to navigate life in retirement.

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### From the Author

**RETIREMENT**  
The *Journey* and  
The *Destination*  
| A Planning Guide |



PATRICIA REID-WAUGH

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