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Why a full-stop retirement is not the best way to go

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Okinawa is a chain of islands off the coast of Japan and is home to some of the healthiest seniors on the planet, with many living past the century mark. Not only do these seniors enjoy among the world's highest life expectancies, they also benefit from more healthy years, free from disability and illness. Heart disease and dementia rates are lower than average, and rates for breast and prostate cancer are lower still. Obviously the elders of Okinawa are doing something right! Being smart people, why wouldn't we try to copy what they are doing?

In North America the concept of retirement evolved during the industrialization of the continent. Prior to that, most people lived on farms and farmers didn't retire. This is very similar to the thinking among Okinawan people, who refuse to believe in the concept of retirement and do not practice it. It's interesting to note that in the Okinawan language there isn't even a word for retirement. In its place is the term *ikigai* (eek-y-guy), which roughly translated means, "the reason for which you wake up in the morning."

Ikigai really means having a sense of purpose. There is a great deal of literature supporting the idea that people who have a strong sense of purpose are healthier and better able to deal with the difficulties that life may occasionally throw their way. Older Okinawans can readily articulate the reason why they get up in the morning. They live intentional, purposeful lives. They feel needed, they matter, they contribute and as a result they live longer than most.

Once you have found your *ikigai*, why would you ever want to retire? What would you wish to retire to? People need a reason to live, and continuing to work at something they find enjoyable gives them that reason. Why would they ever want to take it away from themselves via retirement?

Do you think maybe we have got this retirement thing all wrong? We sure think so. After reviewing much of the prevailing retirement literature and longevity studies, we have concluded that for most of us a full-stop retirement is not the best way to go. People need to stop spending so much time worrying about making more money and worrying about retirement. Instead we should be focusing our efforts on making a great life while we still have the time.

Smart Victory Lappers plan their exit from the corporate world well in advance. They view their corporate job as a stepping stone toward the time when they won't have to worry about impressing the boss anymore and they will no longer have to endure time-sucking commutes, job plateauing, office politics, endless meetings and pressured sales just for the money. And when they get to that point of financial independence, they don't wait for permission for someone to say it's okay for them to leave their primary job to start their Victory Lap: it was their plan all along.

By thinking this way and planning ahead, you will have a second chance in Victory Lap, and this time you'll get to connect the dots your way. Realize that most of your major responsibilities are now behind you, such as raising and educating the kids, paying down the mortgage and achieving

findependence. No matter what happens, you and your family will survive. So stop putting things off till tomorrow, because tomorrow you could be suffering from a life-changing illness. Never assume that opportunities that are available to you today will be available to you five years from now. Stuff happens! Be intentional with your remaining years, create and start living a wonderful life now!

When you think about it, Victory Lap is like a second childhood, where you use your additional years of salary or self-employment income to create new adventures and experiences. Remember back to how we lived when we were young adults. We didn't have a lot of money, but we always seemed to have just enough. We had the ability to eat what we wanted, live where we wanted, travel where we wanted and we were free from anxiety and fear because everything seemed possible in our minds. We tended to live in the moment and didn't spend a lot of time and energy worrying about what happened yesterday or what tomorrow might bring. In Victory Lap we can start living like kids again, full of life and excitement.

Victory Lap Retirement is now available in major bookstores or can be ordered online. Published by Milner & Associates Inc. it's also available in Kindle, Kobo and other e-book formats.