

# CCAA Annual Meeting

## How to Enjoy Retirement Life

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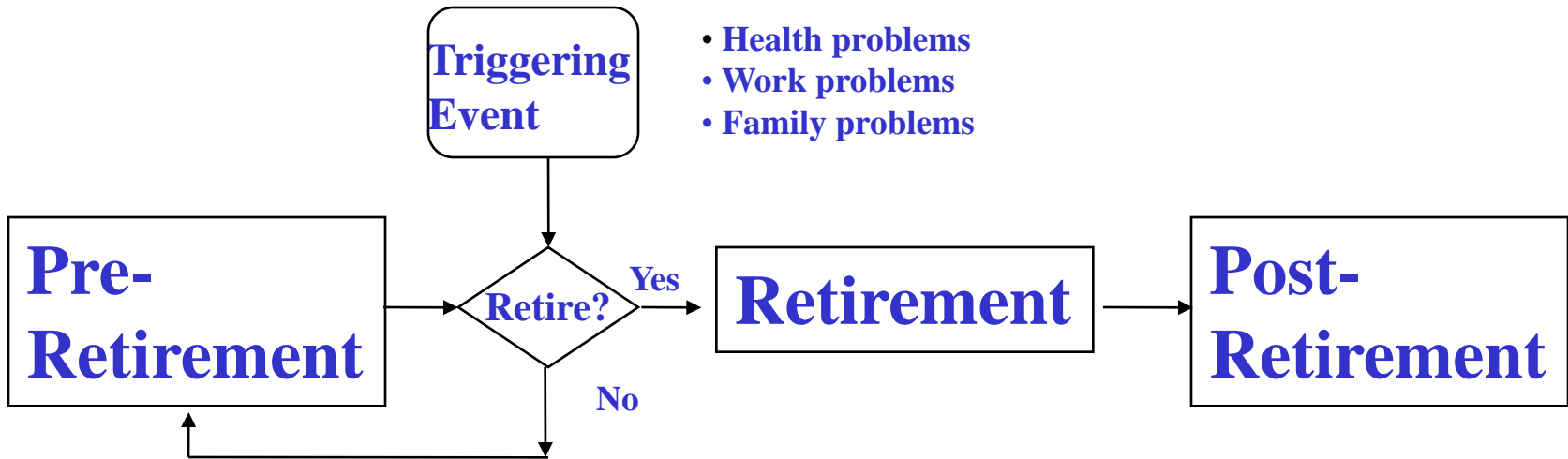
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# Goals in Retirement

- Enjoy golden years in Our life
- Spend quality time with family and friends
- Continue life-long learning

Pursue happiness in a stress-free environment

# Model of Retirement Process



- Five to six working days
- Rest on Sunday

- Six Saturdays and one Sunday
- Hobbies and traveling full time

- Weekday routines
- Weekend activities

**The time span of each phase varies greatly from person to person**

# Pre-Retirement

- Debate Pros and Cons of retirement
- When to retire
  - Year
  - Month (e.g., travel schedule, retirement benefits)
- Resources needed to retire
  - Income (pension, social security, investments, annuity)
  - Expenses (monthly and yearly)
  - Insurances (health, life, long term care)
- Decision to age in-place or move elsewhere?

Attend pre-retirement seminars

# Retirement

- Hobbies
  - Reading, writing, painting, and calligraphy
  - Music, singing, dancing, DVD, operas, and plays
  - Mahjong, bridge, chess, and sudoku
  - Tennis, ping pong, golf, and swimming
  - Walking, jogging, biking, and hiking
  - Digital photography
  - Internet surfing and E mailing
  - Gardening and landscaping
  - Bird watching
- Traveling
  - US (Grand Canyon, Yellow Stone, Niagara Falls )
  - Abroad (Taiwan, China, Canadian Rockies, Europe)

# Post-Retirement

- Preserve physical and mental health
  - Practice Tai Chi, Chi Gong, and reflexology
  - Learn a foreign language to delay Alzheimer's disease
- Write memoirs and travel books
- Become a volunteer
  - Alumni Associations (reunions after 45, 50, & 60 years)
  - Senior Associations
    - Teach English Conversations and US Citizenship
    - Teach Computer and Internet
    - Organize health education workshops
    - Write proposals for fund raising
  - Religion (church, cathedral, temple)
- Invest (stocks, bond, CD, and real estates)
- Are grand kids good reasons to retire?

# Tips for Retirees #1

## Maintain Healthy Lifestyle

- Weekday Routines
  - Go to bed early and get up early
  - Massage our head and body in bed
  - Exercise for 30 minutes in the morning
  - Eat three meals at regular times with fixed quantities
- Medical Care
  - Conduct annual physical check ups
  - Cut back medications with doctors' consent
  - Quit smoking and limit drinking

# Tips for Retirees #2

## Develop Positive Attitudes

- Think positively
  - Appreciate what you have got today
  - Is half a cup of water half empty or half full?
- Forget what you did and how great you were
  - Titles, degrees, and awards don't matter any more.
- Adjust family life with spouse in 24/7
  - Promote 3C (Communications, Collaboration, Caring)
  - Start collaboration projects with spouse
  - In the event of conflicts, create win-win situations.



# Tips for Retirees #3

## Help Family and Friends

- Helping people and doing good deeds are roots of happiness
- In helping family and friends, you
  - Forget our own problems
  - Develop a wonderful sense of accomplishment
  - Become a stronger person.
- You make more friends by caring and sharing than by showing off our accomplishments

**To make ourselves happy by helping others  
is the key to Positive Psychology**

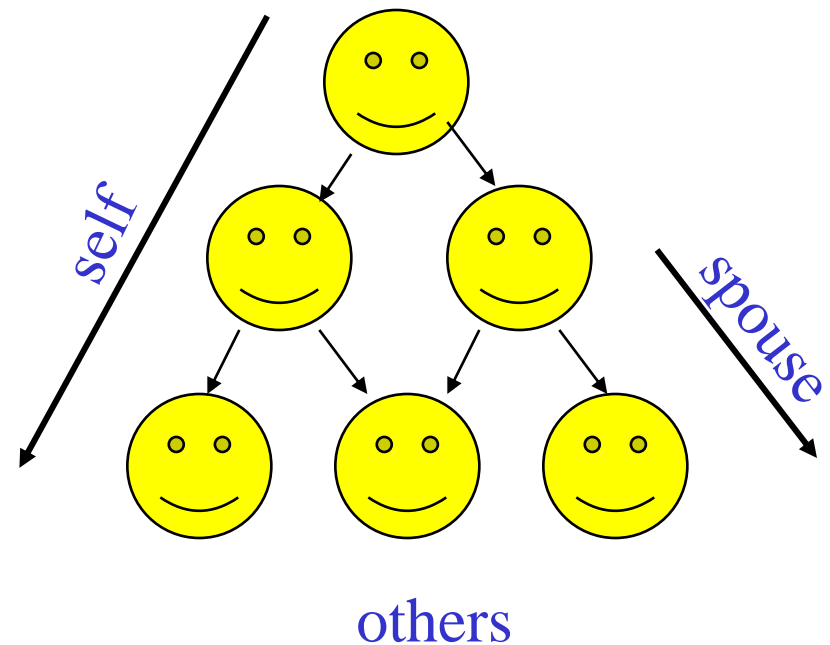
# Growing Up with Family & Friends

Growing older is mandatory. Growing up is optional.

Maintain healthy lifestyle

Develop positive attitudes

Help others to grow



# Conclusions

- The timing to retire is a very personal decision
- Retirement is a three-step process from pre-retirement, retirement to post-retirement plus a triggering event
- Retirees need positive thinking and adjustments with spouse
- Helping family and friends is the root of happiness
- Post-retirement could be our golden years to
  - Improve our health,
  - Unleash our potential,
  - Make our dreams come true.

# Reference

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