

## **Preparing For Retirement – Personal Issues: Part I Begin With Your End In Mind**

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Watching the sun set on Florida's Gulf Coast may be your vision of retirement. Or, perhaps you dream of hiking the Appalachian Trail, teaching kids to read, or serving your community? Or, maybe the famous "all of the above" is your choice?

Are you sure? Are you sure that you have your new purpose in life clear? If not, well, try this.

Stephen Covey, in his book "7 Habits of Highly Effective People", identifies a clear path toward determining a life purpose – effective for young or older. **Begin With The End In Mind** is his mantra, and he lays out a fairly simple way to identify your desired end. What steps does Covey suggest we can take to create the life (and be the person) we want to have? Let's personalize his phrase by calling it

### **Begin With Your End In Mind**

#### **1. Begin with what you want to have done by the end of your life.**

The alternative to knowing where you want to go is to let life take you places. Covey calls this "life by default."

To create the life you want to have, you first have to imagine it. Makes sense, does it not?

#### **2. Becoming who you want to be means rescripting - changing the paradigms you've been handed by others about the how/what/why of your life.**

Remember, a paradigm is a manner of thinking that is so ingrained that we forget that it is simply one approach. "You can't teach an old dog new tricks," or "retired people should not come back to work," or "older people can't think as well as younger people" – all examples of paradigms.

What are some of the paradigms hidden deep in your brain that perhaps need examining?

#### **3. Changing paradigms is easier if you start with a personal mission statement.**

Covey writes that for many people making changes is nearly impossible because they have no underlying reason to change their patterns. Having a clear personal mission gives us a lighthouse to guide the way. However, personal mission statements must be based upon what Covey calls "correct principles," or they mean little. What are these correct principles? Your core values, principles, and ideals - your "changeless core", as he says, form the basis of who you are. So, how do you determine what your "changeless core" is?

#### **4. Figure out what is at the center of who you are.**

The center of your life provides you with security, wisdom, guidance, and personal power. Covey says that too many people base their "center" on such things as their marriage, money, friends, work, etc. He calls these your false center.

Your real center is based upon your principles, your vision, your mission in life – the reason you believe you are alive. Determining your real core values leads to understanding the principles you live by, which in turn help determine your vision for yourself and, ultimately, your personal mission.

#### **5. Why is figuring out what your center is, leading to clarity about your key values and principles, so important?**

We have many decisions to make in retirement – more actually than when we were working full time. Full time work takes many decisions out of our hands because there are so many organizational demands upon us (although using this process when working will also help clarify what you should be doing at work, and with whom). Ensuring that you are operating from your center makes it easier to make decisions. Much easier.

This series of articles will help you determine all of these – and, of course, there are multiple methods in books and online that can help you do the same.

***To create the life you want to have, you first have to imagine it.***