Chapter 8

RETIRE FROM, RETIRE TO

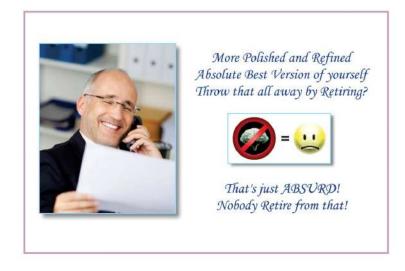
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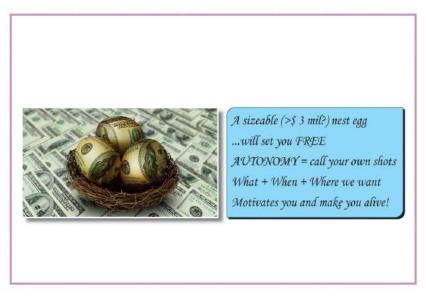
Concept of Retiring from to retiring to

Retirement is about retiring from something to retiring to something. It means that you must be very clear to know what you are going to do after retiring. When you stop doing what you are doing, you must have a clear vision and a very solid plan of what you want to do. Let's look at this analogy, imagine a sculpture, when an artist work on a sculpture it is actually in a very rough form and slowly through time and meticulous detail work, a sculpture is to be given to its original form. So when we are in a career, in a job, in a vocation, or a business, for the many years that we have been doing something to make a living, in actuality we are discovering who we are and who we are not. It's about chipping away the bits and pieces that we are not to become bits and pieces that we are and in the process we know we reveal and we discover our strengths, our weaknesses, our purpose in this life, and our potential to be someone more than ourselves. But I say it's like a sculpture through time and hard work over the years of working in a certain few professions or sectors of vocation. We are chipping away things we are not to discover who we are really.

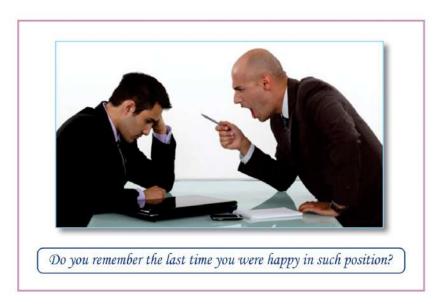


In other words, we are hammering out to review the absolute best version of ourselves. In this process, we become more polished and refined or the best if not the better version of our self. People say by retiring after so many years, a person becomes the best version of himself especially in that field; and then actually throwing it away. That is just totally absurd because nobody retires from who they are.

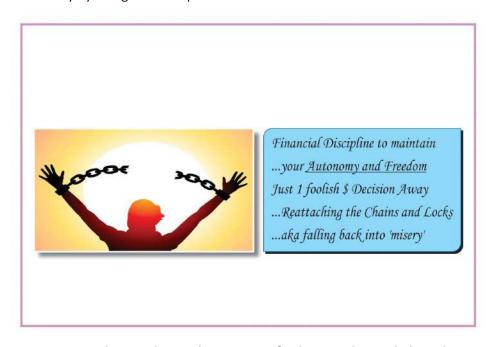
Autonomy in Retirement



The real thing about retiring is that a lot of people only focus on the means that how much of a retirement nest egg is going to have, perhaps three million in today's value that is relatively large by today's standards. Now by having a larger so-called retirement nest egg, a lot of people will say that by achieving that it will set me free. It means you are having the autonomy to call your shots. It means by having a sizable retirement nest egg, it's not about retiring from a job that you hate. It's just that you are getting very tired after the years to listen and to follow someone's direction especially if that direction does not comply with your values, your passion, or whatever that is deep inside you. That is why people want to retire and they have this sizeable retirement nest egg so that they can call their shots. They can do whatever they want to do when they want it and they can do it where ever they want. This is the concept of autonomy in retirement that makes it so appealing and this is the line that we want to achieve because it motivates us by having a lot of autonomy in our lives. It makes us feel alive when we have unlimited autonomy.



Can you imagine the last time you felt happy when you are in such a position where every of your action is dictated by a hand that is controlling you from behind? The last time you were happy by having the autonomy by being in such a position.



But the more important thing is during the process of achieving this pothole or better autonomy, many people fall over, they get off track. They don't have financial discipline. You need the financial discipline to achieve your end goal, whatever retirement say that you think will set you free. That meant you have full autonomy in your life in doing what you want to do. So you need a lot of discipline to get there and after you get there, you need a lot of financial discipline to maintain that, to maintain your autonomy and your freedom. If you don't, it is just one foolish decision away, when it comes to the monetary aspect of it. You are just one dumb decision away from reattaching the chains and the locks, falling back in the non-autonomy stage, whereby in a very layman terms you need to go back to work just for the money and not necessarily the kind of thing the work, the vocation. So that makes us why we want to attain this kind of autonomy and just always remember that one dumb decision to throw us back into a stage where we don't want to be.



Therefore it is very important even after we have accumulated enough of a nest egg retirement fund to maintain our autonomy because the right or the sufficient monetary resource will help us to achieve autonomy and freedom to call your shots or even to change your life direction. For a lot of people what they are doing now, it might feel very motivated but ten years down the road the interest may change, the economy may change, a lot of things may change which means that what you love doing what you're capable of doing, it may go obsolete. For example, in the future probably electric cars are going to place diesel cars. Therefore when you have sufficient monetary resources, you have the autonomy to call your shots. It's not only about doing what we like and where ever you want, whenever you want. It's also about changing the decision to change your life direction without any consonant because you have the kind of autonomy and monetary resource, you can make such a decision with no effort and most importantly without compromising on your quality of life for yourself and your family.