

## Retirement. An Age When Life Begins Again

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In life, we typically pass through many phases and make new starts. Starting from the day we were born, begin schooling, enter teenage years, and eventually get married. We work, raise a family and have kids. After being seasoned by the various phases in life, we find ourselves making yet another start again. This new start is about life in retirement.



Officially being retired just means not having to face daily procedural routines at work, office hours, meeting deadlines, attending meetings, etc. Yet life begins a new phase when you retire. For civil servants the timing is obvious when that actually happens, but private sector jobs may mean you could work beyond age 60. The end of a civil servant's career is clearly defined, albeit extension of that period to age 65. What is clearly needed is preparation. Be mentally prepared. Be prepared to begin a period in life when you have the flexibility to do whatever you want. This requires a bit of planning. In your final years before retirement, you should start considering what activities or part-time jobs you could do when you retire. It should also be suited to your age, your skills and knowledge. Some people aim to stay home and look after their property --- cleaning, sweeping, and renovations. It can be enjoyable and certainly something you never had time for when you were busy with a career. Others are keen to run training and seminars; that requires planning too as you would need to start networking to see where prospects are. You'll also need to make yourself known so you can attract prospective business. Yet, others may choose to do something that is more of a hobby; perhaps farming, grow vegetables, or anything you're good at. The choice of activity and pay would depend on each person's unique circumstances.



Retired civil servants usually receive pension money, so there's also a need to manage that. A lump sum pension money may need to be invested safely to ensure against irrecoverable losses. A low risk investment may be a deposit at the Government Savings Bank, allowing you to purchase GSB certificates and get a chance to speculate on winning a draw. You could put your money somewhere else too but don't take too much risk with your investment. A job could bring in extra income, but you probably cannot expect to be ambitious and work full steam as in your younger years. You need to give yourself extra care as your physical capabilities are declining. Look at ways of slowing down that aging process. Most importantly, keep your spirits up as it helps tremendously. Stay positive and your health will follow likewise. That's really all you need to do during retirement.



Looking after yourself after retirement includes care for your physical well-being as well as mental health. Stay strong and positive. A good mental outlook generates dividends for your physical health too. They're intertwined. For your physical body, start with good nutrition as that's very important. When you were younger, nutrition may not seem so important; you ate whatever was available or whenever you want to. Drink plenty of fluids, especially several glasses to start the day. It helps rid your body of toxic wastes. After your intake of water, eat fruits. This is best done when your stomach is empty. After a brief period, follow this by a proper meal. This helps your digestive system. This is just one way of caring for your physical well-being. Remember, your mental attitude is important. A positive outlook yields positive benefits. On the other hand, a negative mental attitude would just dampen things. Think positive and your actions will be positive. So will your thoughts and words. When the mind stays positive, the body stays healthy.

Ms. Piyanad Siripulsawad, Editor  
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Main program