Retirement

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For my present purpose retirement begins at the point where, without further earned income, your best projection of your net worth at the time of your death is zero. Beyond this point you should regard everything you do as voluntary, whether you continue working in the same profession or not. The world is vast and wide and there is no possibility of scratching the surface of its opportunity in a lifetime, yet many people fail to take advantage of their freedom when they can. Sometimes this is due to insecurity, pointless greed or lack of imagination, but the most common obstacle to retirement and its proper exploitation is *productivity anxiety*. Productive societies like ours succeed by conditioning their citizens to work hard and to feel lazy and worthless if they do not. The adaptive value of productivity anxiety is clear. Mother Nature likes to keep us on our toes and she is prepared to motivate us with the stick.

Many people are haunted by the suspicion they may not be sufficiently productive or engaged, especially when they are contemplating or embarking on retirement. Previously, they could defend their productivity and engagement simply by stating their profession or course of study. Some people feel the need for an equivalent justification of their time in retirement, when you should not have to justify yourself. If you sit in the lotus posture for seven years of silence and then achieve enlightenment, have you been idle most of that time? If you engage in interesting capers of no particular significance for the rest of your life you should not feel guilty about that. What are you doing with your time and what are you going to do with it in the future? Trust me. Call me.

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