

The Grand Rehearsal: Mock Retirement

LIVING THE ENCORE BEFORE THE CURTAIN CALL

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The tapestry of life, rich with threads of striving, ascent and industriousness, inevitably leads to that final, shimmering hem—retirement. For too many, this grand transition remains a terra incognita, a distant shore glimpsed only in the abstract of financial statements. We speak of "the golden years," yet fail to grasp that gold does not glitter merely because it is old; it shines because it has been refined and polished by deliberate design. In the esteemed, let us abandon the anaemic language of abstract planning and embrace a vibrant, actionable philosophy: Mock Retirement, the art of rehearsing your retirement lifestyle.

The Allegory of the Uncharted Sea

Consider, dear members and readers, the venerable Mariner preparing for a transatlantic voyage. Does he merely calculate the tonnage of his cargo and the trajectory of the stars on parchment? Perish the thought! He conducts sea trials. He sails his vessel, heavy-laden, through familiar squalls and placid waters. He tests his crew's mettle, his sails' resilience, and his compass's fidelity. He practices living on the terms of the ocean long before he commits to the final, irrevocable journey.

Our working life, with its predictable currents of salary and routine, is but the safe harbour. Retirement is the uncharted sea, beautiful yet unpredictable, demanding a different kind of navigation. To simply retire without a rehearsal is to launch

your vessel onto the vast Atlantic, relying solely on blueprints drawn in a city office. "What fool," you must ask yourself, "would commit to a five-year building project without a detailed foundation plan, yet jump into a twenty-year retirement without a one-month trial run?"



The Metaphor of the Stage Play

Life, as the Bard once mused, is a stage. Our career is the long-running, sold-out hit, a performance we know intimately. Retirement is the encore, a new, more personal play where you are both the playwright and the lead actor. But whoever stages a magnum opus without a single rehearsal?

Mock retirement is precisely this: a pre-emptive sabbatical, a deliberate, finite period—perhaps a month, ideally a quarter—where the individual lives solely on their projected retirement income and fully adopts their envisaged post-work routine. This is not merely a long holiday; it is an immersion into the future self.

- The Budgetary Crucible: Can your expected pension and investment income truly sustain your desired lifestyle? The crucible of the mock retirement budget melts away the comfortable illusions of your working salary. It is a moment of stark, bracing honesty. For those in Zimbabwe's unique, dynamic economic milieu, this test is even more exigent. Can your multi-currency basket of assets cover your grocery bill, medical aid co-payments and that dream of starting a poultry project? You discover, not in a spreadsheet's sterile column, but in the supermarket's unforgiving aisle.

- The Temporal Deluge: The working life fills time with a compulsive rhythm. Clock in, produce, clock out. Retirement, however, is a temporal deluge, a vast, un-policed expanse of hours. What will you fill it with? Will it be joyous pursuits—gardening, philanthropy, a new business venture—or the monotony of unfulfilled days? The rehearsal reveals the quality of your planned activities. Will the hobby you romanticised actually captivate you for five hours a day? Will the volunteer work provide the required social and psychological sustenance?

The Joke and the Deep Question

A well-known joke among seasoned retirees goes: "I've retired, and I've never been busier. I have an 8 a.m. meeting to decide what to do at 9 a.m."

Beneath the humour lies a profound truth. The loss of vocational identity, the sudden severing of lifelong social and professional bonds, can precipitate a crisis of purpose. This is where the deep, unsparing questions of the mock retirement must be answered:

1. Who am I when I am no longer defined by my title?
2. What will replace the camaraderie of the office, and is it a relationship that truly feeds my soul?
3. Does my partner truly understand, and are they prepared for, my perpetual presence in the home? (A question often met with a nervous cough.)

This trial period allows you to sculpt your new identity while the clay is still malleable, before the

the final, irreversible casting. It is a chance to discover the emotional resonance of your planned life.

A Tale of Two Futures

Let us consider the tale of two Zimbabwean colleagues, Tendai and Zola, both due to retire from the same pension fund in a year.

Tendai, a man of meticulous routine, retired in absentia. He read all the financial literature, bought a stand outside the city, and calculated his annuity to the second decimal place. He retired on the appointed day, moved to his beautiful new rural home, and... within six months, was restless. The budget was sound, but the silence was deafening. He missed the political debates at the staff tea break, the daily struggle of the business, and the subtle, unspoken affirmation of being needed. His financial portfolio was diversified, but his life portfolio was not. He had the money to live, but not the motivation to thrive. Zola, however, was a disciple of the Grand Rehearsal. Six months before retirement, she took a three-month unpaid leave. She lived strictly on her projected pension income, moving from her large family house into the smaller cottage she planned to rent out. She spent mornings perfecting her mabhero (bale of clothes) retail side-hustle, afternoons volunteering at the local library, and evenings taking adult education classes. The rehearsal was eye-opening. Her budget was too tight for her planned medical costs; her retail business was more demanding than expected; and she realised she detested the silence of the cottage. She used the remaining six months of her working life to recalibrate: she adjusted her investment strategy for more liquidity, partnered with a former colleague to scale her side-hustle, and chose to retire to a smaller, more vibrant neighbourhood in the city. Her retirement was not a fall from the high wire, but a graceful and premeditated landing.

Conclusion

The journey to retirement is not a simple expiration of tenure, but a metamorphosis, a shedding of the chrysalis of professional obligation for the wings of personal liberty. To shun the mock retirement is to approach this transformation with insouciance, believing that the skills honed in the sturm und drang of the workplace will magically transpose to the halcyon tranquillity of the home.

I put it to you, esteemed readers, that mock retirement is the ultimate act of fiduciary duty to your future self. It is the epistemological audit of your impending life. It is the wisdom of the ancients, distilled into modern financial planning: *Nosce te ipsum*—Know thyself.

Let the whispers of doubt, the prevarications of inertia, be silenced by audacious action. Take your sabbatical, live your projected outcome, and face the economic realities of a life without a payslip. This process, this Grand Rehearsal, is the alembic in which vague aspiration is transmuted into robust, lived reality. By practising and living the envisioned retirement outcomes before the eventual and final curtain, you ensure that your golden years are not a tragicomic anticlimax, but a triumphant, well-earned and beautifully choreographed encore.

