

# How to Write Retirement Letter

## Discussion

Retirement is a period in life when you are financially stable and you don't have to work anymore.

What are your thoughts about retirement?

When I think about retirement, first thing that comes to mind is relaxation.

When would you like to retire?

I would like to retire when I am 55 years old.

Why did you choose this age?

The government has a policy, women have to retire at 50, 55, and 60.

There are a lot of different workers in China.

How can women retire three times?

If you are a blue-collar worker you will retire at 50. If you are a white-collar worker you can choose to retire at 55 or 60.

I choose to retire at 55.

Are you preparing for your retirement?

I prepare a lot for my retirement. I learn English, play piano, sing and save money.

Are you going to have enough money?

What are you doing to make sure you will have enough?

I want to use money for travel, medical expenses, and other unexpected things.

I also want to buy health insurance.

Is it enough to just save money, or you should try to invest for the future?

If I have enough money, investing for the future is excellent choice.

I think you don't need a lot of money, to start investing.

I invest 30% of my salary in American stock market.

What kind of investment would be acceptable for you, in terms of risk?

It would be investment in real estate.

Are you a landlord?

Yes, I am.

You need a lot of money to invest in real estate.

I was very lucky that I bought a house in America in 2018.

The house price increased quickly.

You flipped the house?

No, I didn't sell the house. I might live there in the future.

How do you imagine it?

In the future it will be perfect. I will travel around the world, play golf, sing, play piano, etc.

I stopped playing golf.

After I retire I will play golf regularly.

It's really worth investing your time in, because you can play golf no matter how old you are.

Basketball is dangerous for old people, after you are fifty, you should consider not playing it anymore.

I want to start writing after retirement.

When I was young I admired people who can speak English and write articles beautifully.

I might miss my work, workplace, and colleagues.

Old people don't think about their performance, they just want to learn and enjoy the process of it.

In my country people have an opinion that if they are old, they are incapable of learning.

Where do you come from?

I come from Serbia, which is a small European country, it was a part of Yugoslavia.

## **Vocabulary**

### **New words**

1. formal(adj.)
2. informal(adj.)
3. retirement(adj.)
4. convey(verb)
5. to the point(adj.)
6. cordial(adj.)
7. phase(noun)
8. threshold(noun)
9. emotion(noun)
10. mixed(adj.)

### **Useful words**

1. beautiful(adj.)
2. beautifully(adv.)
3. unexpected(adj.)
4. relax(verb)
5. relaxation(noun)

6. blue-collar workers(expression):physical workers, workers who use their physical strength for work(e.g. builders, factory workers, waiters, etc.)
7. white-collar workers(expression): workers who use their mental strength and knowledge rather than physical abilities.(e.g. teachers, doctors, lawyers, etc.)
8. residential(adj.):made for living.
9. commercial(adj.):made for business.
10. resident(noun):person who lives in a particular place.
11. house flipping(noun):a business of buying relatively cheap houses, renovating them, and then selling them for profit.

## **Grammar**

### **Modal verbs**

When using modal verbs(can, would, should, could...) use the base form of modal verb.

## **Pronunciation**

### **Words**

1. real estate /ril es-tejt/
2. residential /re-zi-den-shl/
3. mere /mir/
4. rises /raj-ziz/
5. threshold /tresh-old/