

Whether you are planning to retire, newly retired, long retired, or wishing you never retired, this book offers insights into the retirement process. You will learn the phases of retirement and transitions required to overcome career losses.

Life After Work: Redefining Retirement

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*"EVERYONE SAYS YOU'VE GOT TO GET READY FINANCIALLY.  
NO, NO, YOU'VE GOT TO GET READY PSYCHOLOGICALLY."  
--LEE IACocca*

# Life After Work: Redefining Retirement

A step-by-step guide to balancing your life and  
achieving bliss in the Wisdom Years

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## CHAPTER TWO: THE FIVE CAREER LOSSES

*Andrew eyed the beautiful suits and spiffy ties as he walked through the men's department of his favorite store. He used to like to dress up for work and took pride in how he looked. For a moment, his knee-jerk reaction was to buy a couple of ties and a dress shirt or two. But he was hit with a realization—he had more ties and dress shirts than he would ever wear again. He was lucky to dress up once a month for a special occasion. Probably, he'd never need to buy another dress shirt or tie for the rest of his life. He let out a long sigh as the thought hit him in his solar plexus.*

Like Andrew, you may find the changes in life after full-time work come as a shock. When you retire, your attire, your identity, and your self-image change as you walk out of your business for the last time. Work shores up identity, anchors the private and social self, and defines that self to the world. How will you deal with the losses you will experience in your post-career years as a result of not working?

**Career losses fall into five categories: structure, identity, relationships, purpose, and power.** As you read about the five losses, be honest with yourself: Which losses sting? What might you substitute for each loss? Where are the gaps?

## STRUCTURE

For most of us, life has revolved around structure imposed by others. Schools provide early structure and military service imposes an even more intense structure. Business hours dictate the time we spend at work. Days are filled with weekly, monthly, and quarterly meetings scheduled on an annual calendar. Everything is planned so no time is wasted. Schedules are jam-packed with work and social commitments.

Not so in retirement. After the novelty of free time wears off and the long-overdue projects are behind us, there are an overwhelming number of unstructured blank days, months, and years ahead. Because feelings of fruitlessness can be overwhelming, it is a challenge to deal with this empty landscape.

**Structure includes a place to go, routines, goals, meetings, conventions, a culture.** At work, we had a destination, a place we were expected to be, even on the road or visiting clients. Without a designated space, we may choose the gym, the local coffee shop, or the club. If the home becomes the primary social space, we may find diversions like the TV, the refrigerator, or a disgruntled partner lead to depressing outcomes. Spouses often insist their newly retired partners rent office space because they need some place to go.

Take the boys, for example. They gather each morning and stand around talking at Dad's Donuts or they sit around the big circular table at the yacht club for Thursday lunch. Each is a tight knit group of retirees. Different from the weekly foursome of golf, these gatherings

offer light conversation and support. Such rituals provide structure and the much-needed social interaction since past work associates may move away or develop other friendships.

**We must move from an outer-directed to a self-directed structure.** It is up to each of us to find a routine and to create a discipline that puts us in healthy social settings where we are free to use our unique creative abilities.

## **IDENTITY**

Who am I? In our careers, we had roles and responsibilities and job descriptions defining us. We managed our careers through these roles, but it was more about the role than who we were. Left with nothing to do or manage, we don't have anything else. We have lost social identity.

Take Pauline for example. She was president of a successful corporation, a genuine leader among her peers. She had transformed her organization and rallied people behind corporate and philanthropic causes. Listed among the top fifty women entrepreneurs, she enjoyed a competitive salary. Upon retirement, her visibility waned. No one returned her calls. She soon realized it was the office that caused people to respond. So Pauline traded in her Blackberry for a new computer and started blogging and connecting with others via e-mail. Online, she found a whole new way of interacting with people she'd never even met, thus rebuilding her identity.

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**Identity includes the job, position, status, and professional accomplishments.** Often, identity is tied to earning power. We compare our earnings to others as a measure of success. Like in Monopoly, whoever has the most wins. Although we may have satisfactory pensions, we suffer a blow when we no longer receive our salaries.

**In the Wisdom Years, we transition from social identity to personal identity.** If loss of earning power is one blow to identity, aging is the other. We look in the mirror and do not recognize ourselves. Who is this older person staring back? For many, identity is tied to youthfulness. We took for granted the stamina and sharp senses of youth. Thriving on the pace of whirlwind meetings, air travel, and entertaining, we were praised for amazing stamina. One by one, these abilities wane and we replace them by rebuilding an identity steeped in the present.

## RELATIONSHIPS

**During the career years, our relationships included work friends, the team, associates, the sum resulting in feeling useful.** In retirement, many of us feel an unexplainable loneliness, even though we may continue to have active social lives. We may not miss the people per se, but the bond of purposefulness—working toward common goals and solving problems with others. When we shared the

ups and downs, the business lunches, the conventions, and the successes of winning, connections formed naturally.

Retirement marks the loss of many friends. Most business friendships are based on mutual advantage—what an individual wants from the other person. We enjoy the business benefit we gain from the contact. Although some friendships blossom to include other activities, such as golf, business is the underlying connection. When a business reason no longer cements the bond, the friendship fades and it becomes obvious that many were not friends at all. Some friends move away and others, for lack of any common bond, fade away. After forty years of a built-in support group, this loss can come as a shock.

How do we cope with such loss? If we are unable to recreate such important bonds, we may resign ourselves to the realization: we will never again feel the collective energy and comradery of being in business.

**Even relationships with our spouses change.** Our inability to downshift and treat our spouses differently results in feelings of being misunderstood and unappreciated. Take Lois for example. She believed her husband would be different after retirement and became angry when her needs were not understood. Just when she thought she had a friend, she found a husband who still craved the limelight and needed to be nurtured. She felt drained, having to give so much. She expressed her anger by criticizing him and pointing out every time he was wrong. Subconsciously, he may have added to the conflict by trying to regain a



feeling of being in control. This blue funk of the transition did not end until they developed a renewed purpose in life.

**We must transition from results-oriented to heartfelt connections.** The ability to make heartfelt connections independent of a working environment is a new skill for many. The emotional element of a relationship is the value.

## **PURPOSE**

**At work we had common goals and shared decision-making, leading to results and winning.** For most of us, work was an expression of uniqueness and an opportunity to translate talents into creative, valuable products. This made us feel good. We felt exhilaration from the pace of making decisions and getting results. We were viewed as critical contributors in an organization. People waited for our decisions and recognition came with the territory.

When working full time, we had common goals with our spouses—raise the kids, build careers, get established in the community, create social identity, and secure financial freedom. In retirement, goals may conflict.

Consider Tom and Sara's story. Tom doesn't feel in sync with his wife. Sara wants to visit her grandchildren; he doesn't feel the need. She wants to eat out; he says it costs too much. She needs to stay in touch with the family by phone; her spending in general, and the phone bill in particular, outrage him. Even with a comfortable retirement

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income, he objects to paying for a housekeeper. Having managed a business with a budget, Tom takes the same approach with the household expenses. Used to flexible spending, Sara finds Tom's money management is driving her nuts.

Tom and Sara are going in opposite directions—they have different agendas. He is exerting control over expenses, even though he has a comfortable nest egg. Perhaps he is trying to conserve cash now that his earning power is fixed.

Regardless, the underlying problem has more to do with unclear goals than finances. Without mutual goals, he finds the relationship with his wife has deteriorated. Tom has reached a significant point: he must transition from business success to being a significant other.

## POWER

Title, budget responsibility, technical expertise, number of direct reports, making important decisions, office size, and proximity to the big boss, all convey power of position. People with position power initiate action just by picking up the phone.

But position power creates a false sense of importance. When we leave our full-time careers, we encounter problems with attitudes, expectations, and how people respond to us.

As Howard Shank says in his book, *Managing Retirement*, “The problem has a name. The name is importance.” Take away the power vested in the position and an individual is stripped of the feeling of

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being important. The solution is not to find important work, but to find something important to replace the lost position power.

When we retire, we no longer have position power. If we try to do something in the volunteer or philanthropic world and revert to our old management skills, we anger people. We cannot use the power of who we used to be.

We typically want to know we are in control. Making decisions brings the exhilaration of being in control. The loss of this elixir can cause severe anxiety. Lack of importance and less control results in frustration and humiliation.

Spouses complain household management comes under scrutiny when husbands face a control void and shift into a Mr. Fix-It mode.

Consider Ian's story. He was a former division manager, overseeing several production facilities. Having no productive activities upon retirement, he began applying the same rigid quality control standards of work to his home. His spouse resisted, politely ignoring his suggestions. She felt controlled and that her judgment was in question. The final straw was when he completely reorganized the pantry. He was excited at how much room he created and how neat everything looked. Ian was dismayed at his spouse's anger. He thought she would be pleased with his effort.

The boundless energy to control and solve problems is not needed at home. The spouse has done quite well for many years—thank you very much! Ian's behavior is understandable—he wants to feel

productive and useful. However, pulling rank and attempting homemaker decisions is sure to backfire.

Losing position power comes at an age when other losses increase. In *Aging Well*, Dr. Andrew Weil suggests that, “The older you get, the more likely you are to experience loss—loss of parents, of family, of friends, of mates, of companion animals, of independence, of body functions, even body parts. Any loss can remind you of all losses, plunging you into grief and despair.” Yet we have a choice as to how we interpret our losses—and our beliefs about how things should be.

**The loss of control haunts us until we transition from position power to personal power.** Personal power begins with the recognition that we can use our talents in a variety of ways—to do nothing beyond pleasing ourselves—to play golf, or to take an inner journey, discovering our spiritual essence. The authentic self is hidden, but there. Each of us has the power to make this decision. We have a third of life left—the best part—absolutely the best part.

### **PONDER THIS**

Before leaving this chapter, ask yourself these questions:

- Which aspect of my career (structure, identity, relationships, purpose, power) did I enjoy the most and why?
- Which career aspect might I have the most difficulty replacing: structure, identity, relationships, purpose, power?
- How might I go about replacing that career loss?

Whether you are planning to retire, newly retired, long retired, or wishing you never retired, this book offers insights into the retirement process. You will learn the phases of retirement and transitions required to overcome career losses.

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