

What The Hell Do I Do Now?

A Professionals' Guide
to a Meaningful Retirement

RETIREMENT OR

R Dean White



This is a guide for baby boomers who are about to retire from an all-consuming profession, and are concerned about what they are going to do next. Retirement for Type "A" overachieving professionals can be an opportunity to do something else that is equally as important as what they once did. This book explores the nature of change, balance, aging, health, boredom, solitude, thankfulness, volunteering, mentoring, freedom, legacy and the art of piddling.

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Chapter One

CHANGE/RELEVANCE

"Each segment of the journey of life should be embraced fully and actively, ever mindful, however, that this is a continuous passage with new challenges (and opportunities). It is fair to reminisce about what has gone before, but it is neither helpful nor realistic to fight the ongoing stream, attempting to remain fixed in one area beyond one's allotted time."

Richard Rovit, MD¹

People change. Period. We change mentally, cognitively, and physically regardless of all our efforts otherwise. Our values, goals, and interests change. We make new friends, and old friends die. Our children move away,

1 Rovit, Richard. "To everything there is a season and a time to every purpose: retirement of the neurosurgeon." *Journal of Neurosurgery*; 100:1123-1129.

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taking our grandchildren with them. We eventually have to bury our only true fans, our parents. It's not always easy, but sometimes it's for the best.

But just because we change doesn't mean we simultaneously become irrelevant. We grow up, we grow old, but we don't have to get left behind. Eric Shinseki, retired United States Army four-star general and current United States Secretary of Veterans Affairs, said it best: "If you think you hate change, you are really going to hate being irrelevant."

Many have spent an entire lifetime, sometimes at the expense of their own health and relationships, becoming excellent in a particular vocation or endeavor, only to be told by someone else or to realize for them that it is time to retire. Rather than letting retirement stagnate you, it's important to learn how to stay relevant, engaged, active, and interested each and every day you are given.

I will tell my story of change along with many others that were kind enough to share with me their thoughts and experiences when they retired.

A. My Story

At the age of 55, I was at the top of my game and making more money than I deserved. I enjoyed my hard-earned reputation for being able to reconstruct complex facial deformities that were a result of severe temporomandibular joint disease. These procedures required four to six hours at an operating room table, usually standing in one position working through small incisions. Success and failure were only millimeters apart.

At the age of 53, I noticed that my hands were numb when I woke up in the morning and many times during long surgical procedures I was performing. After several consultations and electromyography, my physician determined that I had developed significant carpal tunnel disease that required surgical intervention on both hands. I elected to have both hands corrected at the same time and recovered quickly. I was back operating within a month and thought I was home free. I was wrong.

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A year and a half later, I started noticing the same numbness I had experienced previously along with a loss of motor function. I was dropping instruments, my hands cramped, and I experienced a general lack of feeling in my fingers and hands. After magnetic resonance imaging, myelograms, electromyography, and physical examinations, I learned that the symptoms were caused by rather significant cervical spondylosis and spinal cord atrophy. The surgeons offered to intervene surgically but said the symptoms would remain and could become worse after the intervention. I was told by three neurosurgeons that I should probably quit practicing as an oral and maxillofacial surgeon so that I did not harm any patients. I was also told that if I continued to damage my neck, I would not be able to button my own shirts in a few short years. I had a doctorate and a master degree, but no undergraduate degree, and no real skills other than my surgical ones. Change was staring me in the face.

What transpired from there was both unintended and rewarding. I had just completed a two-year stint as chief of the medical staff at the hospital where I had practiced for 30 years, and hospital administration offered me a part-

time job as a medical staff advisor. The medical staff advisor position was created specifically for me, and I got to write a new job description (for the most part). I was charged with getting the administration, the physician staff, and the nursing staff on the same page. (One might think that physicians, nurses, and administration already work on the same page, but, quite frankly, they don't.) As Atul Gawande, MD, noted surgeon and author, stated in his graduation speech to the Harvard Medical School students in 2011, "We train, hire, and pay doctors to be cowboys. But its pit crews people need." I had my work cut out for me.

I began my tenure as medical staff advisor by overseeing several committees charged with managing both the clinical and behavioral aspects of the medical staff. I began to work with physicians who had anger management issues, alcohol and drugs dependency, communication deficits, and physical and cognitive symptoms due to aging. I did not have a background in psychology, communication, or management, but I learned from experience and had some successes and failures along the way.

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As administrators, physicians, nurses, and management personnel changed, my job description changed. Medical staff and hospital leaders began asking me to share my experiences with groups of medical staff professionals, physician leaders, and administrative leaders in other hospitals. This became an interesting way to see many parts of the country, visit with some engaging people, and learn from listening. The more people heard me speak, the more I was asked to speak, and I was encouraged to develop a Web site. One company that I spoke for a few times asked me to write a book on managing disruptive and impaired physicians followed by another book on the principles of medical staff leadership. At this point, I am way out of my comfort zone of what I used to do, but I am having a great time, making a little money, and feeling like I have found relevance in a whole new way.

With my new path ahead of me, the Santé Center for Healing, which specializes in helping professionals with alcohol, drug, and sex addictions, asked me to join the faculty of a course for physicians and other professionals who have boundary issues. Most of the participants are required by their state regulatory agencies to take the

courses; if they fail to do so, they risk losing their practice licenses or position of authority. The courses are co-sponsored by Southwestern Medical School in Dallas and the Santé Center for Healing. The directors of these continuing medical education courses continue to give me the responsibility of interacting with these individuals, helping them understand empathy, ethics, professionalism, and boundaries. I help them create strategies that enable them to remain productive members of their professions.

I'll be the first to say that they don't teach these skills in dental school. Helping these individuals overcome their addictions and boundary issues became a highlight of my third career. One of the participants, a psychiatrist, was a sex and drug addict, and he was interested in my role as an educator and mentor. He asked me how he might be able to start helping others with addictions, and one of the other participants said to him, "First you have to become an oral surgeon." The look on his face was priceless. It goes to show that although I didn't set out to be an educator and counselor for physicians with addictions, this is where my life has led me. In time, you may end up

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doing something you never imagined yourself doing and thoroughly enjoying it!

B. Ron's Story

Ron Stegal, retired business executive and entrepreneur summed up his attempts at retiring by saying "If I had failed as badly and as many times in my business career as I have in retiring, I would be broke." Ron tells his story:

Retirement for me has been more a process than an event. The first time I retired, I was the senior vice president of Radio Shack, where I had started right out of college as a sales trainee making \$1.45 an hour. I moved up to store manager, district manager, regional manager, division vice president, and finally to senior vice president by the age of 39. I had always loved being out in the field with the stores and field managers, but after three years as senior vice president, I realized that I spent 90% of my time locked up in a conference room in executive meetings. The fun was gone, and the company was just so big (5,000 stores and dealers versus 500 the day I joined the company) that we were losing touch with the

field and what made us the great company we had become. I decided that we had made enough money on our Tandy Corp. stock that I could retire, so I did.

The next three months were probably the best of my life. We moved up to our Cedar Creek Lake house with our two elementary school-age kids. We boated, jet skied, sailed, and just played for the whole summer. Unfortunately, August came and the kids were headed back to school in Arlington. I quickly realized that I might have retired but, but my family had not.

I rented a space in our family attorney's office, bought a big fancy desk, and went to work every morning to just sit there and read The Wall Street Journal—no calls, no visitors. I lasted at this miserable pace for a couple months and decided that I had to do something challenging. I contacted a group of venture capital companies and raised \$8 million to start BizMart Office Product Stores. Over the next four years, we grew from one model store to 58 stores in 18 states. The company earned revenues of more than \$300 million and became publicly traded on the NASDX exchange. At that point, I

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was having the time of my life running and growing the company, until Kmart, which had started Office Max in the Ohio area and was about one-third of the size of BizMart, called and wanted to purchase the company. The venture capital guys were more than happy to sell, as they had made about eight times their money in four years. After selling BizMart, I was back out looking for something to keep me busy, so I convinced my old financial officer from Radio Shack to come out of retirement to start a venture capital investment firm called Arlington Equity Partners. We invested in a pet supply startup company in Atlanta. I, as nonexecutive chairman, and my partner, helped build a management team and grew the company over three years to more than 50 stores in six states and sold it to PetSmart. We then started a children's clothing and supply superstore concept in Texas, and again, as nonexecutive chairman, built a management team and opened a couple dozen stores. We were never able to get the revenue to make a profitable business venture, so we eventually closed the stores and company.

After this failing venture, I decided that 50 was a good retirement age, so I again retired but continued to sit on

four public company boards and one private company board. This worked out well for a while because I could stay about as busy as I wanted to be by working with the CEOs of the different companies without being tied down to a real schedule. This semiretirement lasted almost five years until my daughter and son-in-law graduated with their MBAs and wanted to start a business. At the time, I was not real keen on the idea of starting a new business, but I told them that if they would go out and get a couple years of real-world corporate experience, I would start thinking about and looking for possible opportunities so we could start something of our own.

Being that my wife, Cindy, and I are both avid Harley-Davidson riders, having traveled on bikes all over North America and Europe, we focused on the opportunity to open a new Harley-Davidson dealership in Denton County. My deal with the kids and the Harley-Davidson Motor Company was that I would come out of retirement and go back to work fulltime to get the business started. Once it was on its feet, I would again retire. My original time table was a couple of years; however, the business turned out to be a much larger opportunity than we could

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have ever expected. After the second year of operation, we had become one of the largest Harley-Davidson dealers in the United States. We bought out the oldest original Dallas dealership in Carrollton and proceeded to double the size of that dealership. Overall, it took us more than five years to get both dealerships completely debt free and performing with a stable staff so that Cindy and I could really move on. Now, I was pushing 60, and if we were going to get out there and enjoy “the good life,” I had better get on with it before I was too old.

Cindy and I retired from the dealerships five years ago. We bought our yacht and have been cruising the Caribbean, Pacific, Atlantic, and Mediterranean seas for the past five years, spending about three weeks each month on the boat and one week a month at home seeing our six grandchildren that all live in the Dallas Fort-Worth area.

C. Relevance is Relative

Not everyone will have the expertise, courage, and entrepreneurial spirit that Ron has, but the fact remains

that retiring is not about renting an office and reading *The Wall Street Journal*. It is about new ventures, new risks, and new goals. It may involve learning to fly a glider, getting a history degree and teaching at the local junior college, learning a foreign language, square dancing, or volunteering. The list is endless, and as you read the rest of the stories, I hope you will see the enormous benefits to your health and your cognitive abilities to chase the dream, fulfill your bucket list, and make a difference in the world. No one says on their deathbed, "I wish I had spent more time at the office."

I once had the opportunity to ask one of my daughters, who was 16 at the time, what she thought about the fact that all of the members of The American Board of Oral and Maxillofacial Surgeons had successful marriages. We were celebrating one of the couple's 25th wedding anniversary, and I asked all seven couples to tell everyone how long they had been married (the range was from 18 to 45 years). My daughter simply stated "successful people are successful at a lot of things." She's right.

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If you were successful at your previous job, you will, after an adjustment period and exploration, be successful at retirement, too. People who have enjoyed their past accomplishments are ideally suited to enjoy the next set of goals. People naturally resist change and are afraid of the unknown; we are fearful of giving up the people or the profession by which we identified ourselves. This is a huge problem for people in high-profile or high-demand jobs, such as physicians. For many physicians, not being a doctor anymore is just not acceptable. Doctors spend their entire lives in pursuit of helping others, and once they retire, they must fill a void that has fed their egos and self-esteem for years. It's not easy. I still have vivid dreams of performing complex surgical procedures and wake up exhausted (the good thing is that I never have any complications!), and I have been retired from oral surgery over ten years.

To help you on your journey, I suggest finding a role model. Most of us learn by observation, yet, many of us lack a role model, someone who has accomplished what we are striving for in our retirement. Hearing a lecture or reading a book about retirement will not get the job done;

you must seek out someone you know and trust and find out what they have learned through the process of retiring. I hope the stories told here will help you on this journey, but it helps to find someone to chat with over coffee or beer.

If you have not yet retired, you may find it helpful to take more time off as your retirement approaches, if you can. This additional time will allow you to test the waters of other pursuits. Use your weekends and vacations to try another place to live, if moving to a different area is one of your goals. Take some non-credit college courses to explore other interests or join a social networking group dedicated to a hobby of your choice so you can meet new people and learn as you go. If you start exploring your interests before retirement, you won't wake up the day after your send-off party wondering what on earth you are going to do now.

Inevitably, you will struggle—maybe a lot, maybe a little. Either way, some days will get you down. You might feel useless or lost, and that is normal. These feelings are temporary, but more importantly, they are useful. Use

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them as a catalyst to jumpstart your search for your post-retirement identity. Take a rainy day to volunteer at a local soup kitchen or research a topic that excites you. Chances are you wasted little time on the job, so use that same resourcefulness to keep a forward momentum.

Keep in mind that as you become part of a new social group, your past, particularly your "Who's Who" write-up, is not relevant anymore. You may find that the sting of not being able to say "I'm a brain surgeon" at cocktail parties fades with time, and you're more proud of teaching your grandson how to throw a curveball than the thousands of surgeries you performed over the years. This isn't to say that the work you did previously isn't important, but you'll find that your priorities change. If you're feeling lost at sea, it may help to stay abreast of your field and keep in touch with old colleagues to help you feel connected as you make the transition into retirement.

The point of all of this, of course, is that change is inevitable and now is the time to embrace it and make it your own.

Chapter Two
BALANCE/PERSPECTIVE

"The best and safest thing is to keep a balance in your life, acknowledge the great powers around us and in us. If you can do that, and live that way, you are really a wise man."

Euripides

During my last year of dental school, a practicing dentist in Houston gave a guest lecture for our course on psychology. He was somewhat disheveled, had crooked teeth, and seemed to be old school. He told us that what he was going to say to us could be the difference between success and failure in our profession. We immediately thought he was going to speak about making money, growing a practice, adopting innovative ways to present treatment plans, and so forth. But what he said has stuck with me the last 45 years and is some of the best advice I have ever received. I should have seen it coming, because my own father was a master at it and consistent

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until he died at the age of 95. The guest lecturer told us to practice balance in our lives. The four elements he discussed (namely work, family, recreation, and spirituality) should be as close to equal as possible so that you do not tip the scales. Many highly functioning, type-A workaholics seem to neglect three of the four, and the carnage is evident in their personal lives and relationships. Even if you have previously lacked insight and commitment to balance, it becomes critical for your physical and mental health as you retire.

Balance can be viewed from many perspectives; it has a different meaning for everyone depending on personality. Your personality largely decides how you will cope with the change inherent in retirement. There are all sorts of personality profiles: Right brain/left brain, attachment templates, Type A/Type B, birth order, and so forth. To a large degree, they are variations of the same themes, so understanding the nuances of each personality scale aren't important. It is, however, important that you understand your own personality and how you tend to cope with change.

Sandra Marling, BA, MEd, MCC, LPC, explains in her book, *Boomers' Job Search Guide: You're Not Old You're Experienced* (Life Transition Consulting, 2006), that different personality types approach retirement differently. If you are right handed and you break your right hand, you have to use the unnatural hand to function. It is tiring and takes a great deal of mental and physical attention. The same is true for the extrovert who retires and comes home to solitude or the introvert who must seek companionship. There is value in seeking the unnatural preferences. The trick is for both introverts and extroverts to understand the stress involved in retirement and the strategies to cope. If you don't know how your personality measures up on any of the scales, don't worry. Simply ask yourself, "How do I recharge?" If sitting quietly reading a book recharges your batteries and a large cocktail party drains them, you are probably an introvert and may cope better with the increased time alone after retirement. If the opposite is true, and you feel revitalized after a party, then you are probably an extrovert and will require more external stimulation.

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Both the retiree and his or her spouse may wish to seek counseling to make this transition go as smoothly as possible. A life change, such as retirement, can propel an extrovert into being introverted, and vice versa, and he or she may not understand how to deal with the transition.

A. Creating Balance

People struggle to find balance because it does not always come naturally. Sandra asks her clients to depict how they use their time with a pie chart (you can use a pie chart to illustrate how you use your money, as well, which is a real eye-opener). Many times, how people perceive they spend their time is far from reality. Putting a finite number on your work, recreation, family, spiritual or quiet time, etc., can be instructive on just how balanced (or unbalanced) you are and help you decide how you would like to change it going forward. If the majority of your pie chart is taken up by work, brainstorm strategies for spending more time with your family or spirituality.

As life circumstances change (and they will), balance will be in jeopardy. It is not a time for panic, just a time for

self-reflection, self-assessment, and self-correction. You may find that you go through a transition period where you flounder a bit—you're not exactly sure where your life should go. Dedicate some time to long walks, car rides, or any other activity that allows you time to contemplate deeply. This time of reflection may help you find your new direction. Don't be embarrassed if you need professional to help balance the scales; talking it out with a professional counselor may be exactly what you need.

B. Work

The work part of the balance equation will mean different things to different people. It is unreasonable to assume that everyone will have the means to retire without conditions. Some may need to work to make ends meet, while others may want to work to make a little extra money to enjoy some of the finer things that the golden years have to offer. Others may simply want to work, whether it is at a paying job or a volunteer opportunity, such as helping children at a local school with remedial reading or wielding a saw and hammer for Habitat for Humanity. Some baby boomers may want to launch into a

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second or even third career. No matter why or where you work, work needs to be an integral part of your retirement plan if you are going to achieve balance.

C. The second career

Many of us will need a second or third career to satisfy a need to work and supply some additional income. The goal is to turn your passion into profit. The profit may be monetary or simple perks. My third career as a consultant teaching principles of medical staff leadership has taken me to some of the finer resorts in the country. The sponsoring organization always pays the expenses plus a stipend. If I go by myself, I make a profit. If, however, my wife accompanies me (which she often does), we do well to break even. The room is paid for, we use frequent flier miles or pay for her airfare upfront, and when we add a round of golf and a couple of nice meals, we come out about even. The cool thing is that we have had all-expense paid long weekends to the coast of Maine, New Hampshire, Massachusetts, Oregon, Florida, and California. So, I might not be raking in the big bucks, but I

consider spending time with my wife and seeing the country a “profit.”

A recent poll by Knowledge Networks in Palo Alto, Calif. found that 73% of baby boomers plan to work into retirement. Marc Freedman made the term "encore career" popular in his book *Encore: Finding Work That Matters in the Second Half of Life* (Public Affairs, 2008). As he describes it, an encore career is one that supplies an individual with income, but more importantly, a greater meaning and a chance to have a social impact. These are paid positions in various fields, including education, environment, health, government, social services, and non-profit.

In the MetLife Foundation/Civic Ventures Encore Career Survey, Freedman said: What if, over time, 100,000 people interested in encore careers were persuaded to launch 10-year encore careers? That would mean one million years of service dedicated to areas like education, poverty, and the environment. What if we could persuade a million more to do so?

Nicholas Kristoff, in his July 20, 2008 *New York Times* article "Geezers Doing Good," states:

The trend known as an encore career may become a substitute for retirement. If more people take on encore careers, the boomers who arrived on the scene by igniting a sexual revolution could leave by staging a give-back revolution. Boomers may just be remembered more for what they did in their 60s than for what they did in the sixties.

In his new book, *The Big Shift: Navigating the New Stage Beyond Midlife* (Public Affairs, 2011), Freedman states that people are working longer because they not only need the income, but they also want to find meaning in life through work. In 2012, Intel instituted an Encore Fellowship program, which matches interested workers with a non-profit organization where they work for a minimum of six months to a year. Intel provides a \$25,000 stipend and health insurance coverage. Richard Taylor, Intel's vice president of human resources, said in a press release that the company isn't using the program to thin its ranks of older workers. Rather, the program is part of

the company's basic philosophy of "allowing workers to retire with dignity."

Many boomers who are still working are trapped by the "golden collar": they make a good income with benefits but hate their jobs. So, when it is time to retire, why not follow your passion to make up for all of the years spent in a job you didn't absolutely love? The opportunities are only limited by your imagination. Consider going back to school to follow your dream; there is no age limit on education. If you have always liked decorating, retrain and become a home decorator or remodeling expert. If you like camping, hiking, and fishing, consider being a nature guide or working in a retail outlet where you interface with those that are looking for your expertise. You get to choose.

Contrary to what you may think, older workers are in great demand. Compared to their younger counterparts, they are more stable, more reliable, have fewer sick days, do not have to take care of children, do not get pregnant and need maternity leave, and many do not have to have health insurance or other benefits because they are

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already under Medicare and/or Medicaid. That makes baby boomers ideal employees. Most companies have a policy that if you work less than three days a week, you do not qualify for their benefits, therefore, you are a bargain! Law school and business schools are always looking for candidates, and age is not a factor.

Marling has spent her career counseling those who have to change positions or are being terminated or transferred to other positions. She has worked for JC Penney, Abbott Labs, Frito Lay, and several large governmental agencies as an independent contractor. When we discussed the title of this book, Marling said that immediately several types came to mind, mainly surgeons, engineers, and pilots. In her experience, individuals in these three professions have a tough time giving up their day jobs and not bringing home a list of things for everyone in the family to do. Thus, it behooves them and their families to find post-retirement work. As we discussed retirement, she spoke of how she evaluates individuals who are about to retire. She takes into consideration their personality, skill sets, values, and self-assessment evaluations based on the Meyers-Briggs Personality Inventory. In her book,

Marling suggests making a list of the skills you want to use in your next job, such as:

- Instructing
- Operating machines or equipment
- Calculating
- Researching
- Training
- Managing
- Analyzing
- Hiring
- Communicating
- Mentoring/helping
- Assembling/building
- Facilitating
- Planning
- Persuading
- Designing
- Speaking

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It may also help to make a list of personal traits that will help you identify the type of candidate you will be for a future employer, such as:

- Loyal
- Reliable
- Efficient
- Self-starter
- Accurate
- Organized
- Thorough
- Flexible
- Sympathetic
- Outgoing
- Creative
- Versatile
- Energetic
- Sensitive
- Motivated
- People-oriented
- Conscientious
- Problem solver

- Ability to relate

D. Volunteering

If a second or third career isn't in your line of vision, consider volunteering. Volunteers are needed everywhere. Physicians can work in charity clinics sponsored by churches or communities. They can mentor and teach in programs such as Health Volunteers Overseas, Doctors Without Borders, Help the Children, and many others. Accountants can help local charities keep their records straight; engineers can help with environmental or local building projects; anyone can help with Habitat for Humanity or Meals on Wheels. Dentists can work on a volunteer basis locally, nationally, or internationally and never come close to fulfilling the need for services. Corporate executives can help with executive leadership for churches and local charities.

Volunteering can help a new retiree create balance in life. It can also help you find perspective. One great example of finding perspective is detailed in the book by Ron Hall and Denver Moore, *Same Kind as Different as Me*, in

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which Ron Hall, an international art dealer with an MBA, volunteers at the local mission's soup kitchen under pressure from his wife. Ron's wife dies of cancer, but he becomes friends with Denver Moore, a semi-literate homeless black man. As their friendship develops Denver asks:

I heard when white folks go fishin' they do somethin' called "catch and release." That really bothers me, I just can't figure it out. When colored folks go fishin', we really proud of what we catch, and we take it and show it off and we eat the catch, so it bothers me white folks would go to all the trouble to catch a fish, then when they done caught it, just throw it back in the water...So, Mr. Ron, it occurred to me: if you is fishin' for a friend you just gon' catch and releases, then I ain't got no desire to be your friend, but if you are lookin' for a real friend, then I'll be one. Forever.

The point is to be sincere in your volunteering and to be willing to take the risks and become involved in other people's lives. It is not fair to those you are helping to catch them and then release them. The list of opportunities is endless. Just ask, how can I help?

E. Family

The family part of the balance equation during retirement is completely different than when you were busy with your career. I remember the day I told my wife I needed to retire from oral and maxillofacial surgery because of my neurological disorder. She looked at me and said "What are you going to do now? You can't stay at home!" Her statement had a double meaning. First, she knew I would be miserable without a full agenda; second, I was now going to be invading her space. When you retire, you must honor your family's space, especially if you previously spent the majority of your time out of the house.

Many executives and professionals are accustomed to having multiple employees available to assist them in all sorts of endeavors. When you come home, it is not a good idea to give your spouse a list of what he or she needs to do for you, especially if he or she is still working full-time. I also do not advise rearranging your spouse's space, schedule, kitchen, or garage. There is nothing quite as annoying as a listless person rattling around the

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house; thus, finding a job or a volunteer position that excites you will be good for both you and your spouse.

Surviving the first few months of retirement will require some serious, straightforward communication. When a friend of mine retired, he was discussing with his wife the need to downsize their house. She looked at him and said, "Are we going to get rid of your junk or mine?" Although the exchange was humorous, these are real issues that couples must discuss.

The best piece of advice I can give you is to listen to your significant other. To do this, you have to give him or her your undivided attention, position yourself with open body posture, don't interrupt, and give him or her feedback. It goes without saying that couples must discuss everything from finances to the possibility of moving, but the most important aspect is finding out what your spouse needs to be happy during your retirement. This conversation may go differently than you'd think, but if your relationship was happy and successful before your retirement, then you should be successful with this next stage.

If you are single when you retire, I encourage you to develop a plan of how you want your extended family and friends to fit into your new life. If you are fortunate to have children and grandchildren, plan how you can be part of their lives without intruding. As a society, we have, for the most part, lost the art of staying connected with our families. Having time available to develop and redevelop relationships with children, grandchildren, and friends can be one of the most fulfilling aspects of retirement. The key here is that you are the one responsible for fostering the relationships; don't wait for your friends and family members to come to you. You cannot assume that because your days are open now, your friends and family members will show up on your front doorstep with lunch. They have busy lives, and you essentially have to ask permission to be more involved with them. Consider it like fishing—you throw out a hook and bait (by sending a few e-mails or making a few phone calls) and wait for a bite. If you end up contacting the same friend or family member three times in a row with no response, wait patiently. There may be a good explanation for that person's lack of

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response, or he or she may just not be interested. Testing the waters will take time and patience.

If you have become estranged from your family, consider apologizing for your absence in the past and make amends, even if you feel that the other person is the one in the wrong. Life is too short to hold grudges.

One of the greatest benefits of parenting and aging is seeing your children as adults. To do this you must take off the parent hat and become more of a friend. Ask your children or grandchildren their advice on life choices and what you plan to do in the future. One great way to reconnect with the younger generations is ask them to help you with technological advances, such as computers, smart phones, digital tablets, and so forth. Ask them to help you prepare your resume if you are going to re-enter the job market. Everyone likes to be asked for advice, but feel out your audience. I am fortunate to have three great son-in-laws, but it has been my experience that they really don't want my advice. However, by asking for theirs, we have reached a place of mutual respect. Work on your listening skills and be sincere in your approach.

Social networking may be a great catalyst in helping you reconnect with friends and family. By reaching out to someone on one of the popular social networking sites, you may open the door to a renewed relationship. One caveat is that people “connect” through social networking without any intention of forming real friendships. Just because an old friend accepts your “friend request” on Facebook does not mean that the relationship is sparked anew. Keep your expectations low and have patience.

F. Recreation

You may have once thought that you would devote your retirement to recreational activities, but you’ll soon find that you need work, family, and spirituality as well to create balance. Just as we need to balance work, family, recreation, and spirituality, we need to balance our recreational activities. You should alternate between sedentary pursuits, such as reading, doing crossword puzzles or Sudoku, and playing bridge, with physical activity, such as golf, tennis, swimming, jogging, or skiing. Be sure to incorporate solo activities with social activities, and vary the people you do them with—go for a hike with

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your spouse, play catch in the yard with your grandchildren, see a movie with your children, and go to a wine tasting with friends. Study the language, food, and culture of a country with your family members and then visit that country—this is a great learning experience not only for you, but for any children in your family.

Make recreation a priority. Jot down some ideas and start making it happen. The physical, mental, and emotional rewards of recreation are critical to balance. I will expand on the benefits of physical and mental exercise in the chapter on aging.

G. Spirituality

Spirituality is different for everyone. It is a crucial part of maintaining a healthy and happy existence after you leave your day job. Spirituality doesn't necessarily require a religious affiliation; it is simply the practice of recognizing that you are part of something bigger than yourself. For some, spirituality comes in the form of hiking in the woods and appreciating nature. Others pray to God or practice meditation. Spirituality is whatever you make it.

I have relied on my personal faith in Christ and his teachings since a young child for comfort, assurance, and peace. It helps me to know that I am not going to be able to go through life entirely by myself, and Christ keeps me company. I still hug the helm hard, trying to control everything and sometimes everyone around me, but my belief in Christ reminds me that I don't control much of anything, much less anybody.

Father James Martin, a Jesuit priest, summed up his view of religion when he wrote in *Between Heaven and Mirth: Why Joy, Humor and Laughter are at the Heart of the Spiritual Life* (Harper One, 2011), "False religion is the idea that if you believe, all will go well, and there is nothing to worry about. Real religion is the idea that if you believe, all may not go well, but, in the end, there is nothing to worry about." This thought may help carry you as you begin on your journey toward a successful and fulfilling retirement—not everything will go well, but in the end, everything will be okay.

If you are affiliated with a religion, continue practicing and worshiping, or if you have let your spirituality lapse over

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the years, rediscover your faith or connection to the greater universe. Experiment, explore, and find what is comfortable for you.

In addition to peace of mind and comfort, spirituality can offer some social and health benefits. Religious congregations often serve as social circles to provide mutual support for the young and the old, the rich and the poor, and everyone in between. A 1979 *Journal of Epidemiology* study revolutionized our understanding of the affect the social environment has on health. The nine-year study involved nearly 7,000 adults. The researchers studied social ties, including family relationships, friendships, and community groups, and membership in a church or a temple. The researchers found that the most socially isolated people with the fewest ties to others were at the highest risk of mortality, even when they adjusted for the health status of the respondents at the beginning of the study and certain risky behaviors, such as smoking, obesity, lack of physical activity, and lack of health

services². A 1988 study in *Science*, “Social relationships and health,” confirms the importance of social ties in general, including membership or attendance at religious services³.

If you are not already affiliated with a house of worship, you may need to attend services at several churches, temples, or mosques to find the right fit. And given the evidence supporting social ties and health, even if you don't derive much inspiration from a sermon or service, go for the coffee, cookies, and conversations.

Allan Hamilton, MD, a Harvard-educated neurosurgeon, wrote *The Scalpel and the Soul: Encounters with Surgery, the Supernatural, and the Healing Power of Hope* (Penguin, 2008). He enumerates stories of faith, healing, and the mysteries of the supernatural in his practice of neurosurgery and his journey through life. It is an

² Berkman L and Syme L. “Social Networks, Host Resistance, and Mortality, a Nine-Year Follow-Up Study of Alameda County Residents,” *American Journal of Epidemiology*. 109(2): 186-204.

³ House JS, Landis KR, Umberson D. “Social Relationships and Health,” *Science*. 241(4865): 540-545.

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insightful read. His appendix is well worth noting and, in my opinion, should be laminated and put on your mirror. He introduces his "Twenty Rules to Live By" by stating, "We cannot be ordered to love God. As powerful as God may be, no authentic love could exist between a human being and God without the freedom to choose. God's love may be boundless and everlasting, but each one of us alone must decide whether to declare it mutual."

One important aspect of spirituality is prayer. Regardless of whether you choose to affiliate yourself with a house of worship or attend services, you may fulfill your spiritual needs through solo prayer. Mitchell Krucoff, MD, a professor of medicine and cardiology at Duke University Medical Center, states that prayer "is the most ancient, widely practiced therapy on the face of the earth."

To maintain balance, I suggest that everyone carve out a bit of their day or week to consider God or an entity greater than oneself. This may take the form of prayer, meditation, yoga, or being alone to contemplate life. You may read religious texts or other sources that can give you peace and comfort in a troubled world. Taking time to

contemplate your place in the world will lower your blood pressure, help your relationships, help you sleep better, and probably help you to be a better spouse, father, mother, friend, or child. Robert Fulgham, a popular author of *All I Really Need to Know I Learned in Kindergarten* and other books, says, "Be aware of wonder. Live a balanced life—learn some and think some and draw and paint and sing and dance and play and work every day some."

H. Lou's Story: Finding Balance

For Lou Hendrickx, balance didn't come until he retired from his position as a division chief for the Central Intelligence Agency in Virginia. In his job, he carried a beeper 24/7 to handle issues for 2,500 employees worldwide. Earlier in his career, he served in the Situation Room of the Johnson and Nixon administrations. After such an intense career, retirement was not easy.

When Lou retired, he started volunteering for Court Appointed Special Advocate for Children (CASA). A CASA volunteer is appointed by a juvenile judge and is

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required to meet with his or her appointed child, usually a physically or sexually abused child, every six months to ensure that the child has the proper foster, medical, and psychological care, and that his or her educational needs are properly met.

Although not required as part of the program, Lou worked with young men between the ages of 12 and 16, teaching them to play golf, drive his truck, hike, and appreciate the outdoors. These activities were a great opportunity to reinforce integrity, patience, and the value of life itself. He served as the mentor they never had.

Lou wrote poetry, went on archaeology digs, and hiked rim-to-rim in the Grand Canyon, Big Bend, the United States and Canadian Rockies, and the North and South Islands of New Zealand. He continued to play golf for the fellowship and exercise. He satisfies his spiritual needs by spending time in and with nature.

He remarried and reconnected with his brother, sister, nephews, and nieces and has enlarged his own family with his wife's relatives. Family has become a large part of

A Professionals' Guide to a Meaningful Retirement

his full and happy life. At the age of 72, he states that he has not been bored a single day after retirement and life just gets better every day.



This is a guide for baby boomers who are about to retire from an all-consuming profession, and are concerned about what they are going to do next. Retirement for Type "A" overachieving professionals can be an opportunity to do something else that is equally as important as what they once did. This book explores the nature of change, balance, aging, health, boredom, solitude, thankfulness, volunteering, mentoring, freedom, legacy and the art of piddling.

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