

Retirement 101

The Who-What-When-Where-Why-How of
Retirement Success Stories & Strategies

"It's not all about the money..."



Paul K. Fox, clinician/author

July 10, 2025
6:30 - 8:00 p.m.

Library Multi-Purpose Room

www.paulfox.blog

<https://paulfox.blog/for-retirees/>

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About "The Fox"

- Bachelor of Fine Arts & Master of Fine Arts Degrees:
Carnegie-Mellon University (1977, 1979)
- Graduate: Penn Hills High School (1973)

Currently:

- Five decades involvement in the field of education
- State Coordinator: PMEA Retired Members (11+ years)
- Member (Past State Chair 2016-2024) PMEA Council for Teacher Training, Recruitment, & Retention (10+ years)
- Trainer/Instructor: Thomas W. Bailey PDE-Approved Act 45 PIL and Act 48 PD classes on PA educator ethics
- Trustee, Communications Director, Arts Chair: Community Foundation of Upper St. Clair (18+ years)
- Artist Director: South Hills Junior Orchestra (42+ years)
- Steering Committee/USCSD Representative: UPPER ST CLAIR TODAY magazine (32+ years)
- Presenter, author, blogger, and publisher of more than a 200 articles and 80+ workshops/webinars for educators, most material archived at <https://paulfox.blog/>.



Retired:

- Performing Arts Curriculum Leader (7 years) & teacher for the Upper St. Clair School District (33 years) & Edgewood School District (2 years)
- USCHS Director/Producer: 29 Fall Play Productions, 30 Spring Musicals, & 5 Holiday Choral Musicals
- USC School District publications writer, editor, & photographer (25+ years)

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Introductions – Targets

Audience

- Retired
- Retiring
- Soon-to-retire
- Anyone who wants to achieve purpose, satisfaction, and peace-of-mind throughout their post-full-time employment years.

Goals - Review...

- Definitions and philosophy of and approaches to retirement
- Strategies for retirement planning
- Possible post-employment transitional issues
- Activities to achieve a personal work/life balance and purpose in retirement
- Resources

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Introductions – Targets

Disclaimer

- This is NOT a session offering financial planning, investment counseling, or legal advice!
- Like your clinician, you should always consult one or more certified professionals, “experts in the field,” to guide you in all legal and financial matters, tax accounting, investment management, and estate planning.

Goals - Review...

- Definitions and philosophy of and approaches to retirement
- Strategies for retirement planning
- Possible post-employment transitional issues
- Activities to achieve a personal work/life balance and purpose in retirement

My only advice on “money-matters” in retirement planning:
Besides finding a good **elder attorney**, get to know the “Alphabet Soup” of financial advisor qualifications (CFP®, CLTC®, AWMA™, CRPC™, CRPS®) and search for (and “try-out”) a *compatible* professional manager.

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Focus Questions

Reflections from recent retirees...

1. How have you found happiness and success in retirement?
2. What “new” hobbies, volunteer projects, trips, family connections, and encore careers have you been exploring?
3. What did you do to reinvent yourself and how did you satisfy those “big three” goals of post-full-time employment: finding purpose, structure, and community?
4. How did you navigate those early phases of retirement? imagination, anticipation, liberation, etc.
5. What were some of the transitional “ups and downs” you experienced and how did you cope with them?
6. What are you still doing professionally or in your career expertise?

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The Myths of Retirement



- You retire FROM something?
- It's an easy transition?
- It takes little time to prepare?
- It's completely different from anything you're doing now?
- The decision is based almost entirely about the money?
- It's a very private decision? No, once you announce it, there's no looking back! It's just time to “party hearty” with your coworkers.
- Once you retire, you won't need your former associates, coworkers, or contacts?



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Let the journey begin...

- What
- Why
- When
- Who
- Where
- How



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What?

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Definitions of Retirement

Old

“Seclusion from the world, privacy, withdrawal, the act of going away, retreating, or disappearing.”

– Webster and other online dictionaries

History

- Based on **archaic models** of retiring when **average life expectancy** at birth in the 1800s was 38 & in the 1900s was 47
- In 1880, when Otto Von Bismarck created the first pension plan in Europe, he selected the age 65 as “the marker of old age.” Most people did not live beyond 45.

History *continued*

- In his recent keynote address, gerontologist and expert on aging issues Ken Dychtwald said, “Most people did not age, they died.”
- He mentioned that over the past 1,000 years, people died young, generally of acute infections, accidents, or in childbirth, before they had a chance to get old enough for their bodies to wear out.

QUESTION:

Can you guess? 99% of the 100,000 years that humans have walked the planet, what is the **average life expectancy**?

under 18 years old

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Definitions of Retirement

Old

“Seclusion from the world, privacy, withdrawal, the act of going away, retreating, or disappearing.”

– Webster and other online dictionaries

“It’s time to retire the term retirement...”

New

- “The ‘new retirement’ is **not an ending**, it’s a **new beginning**, the start of a **new life** journey of vastly expanded proportion.”
Jill Greenbaum, Ed.D., founder of Icoachdesign
- “Retirement now is mostly about **change**. And it may not look all that different from what immediately precedes it.”
Huffington Post: http://www.huffingtonpost.com/arianna-huffington/its-time-to-retire-our-definition-of-retirement_b_6774878.html
- “**Reinventing yourself** for the life you’ve always wanted.” Steven Price, *How to Survive Retirement*, Skyhorse Publishing, 2015
- “...**renewment, aspiement, financial independence, reirement, rest-of-life, second beginnings, financial freedom, and new chapter.**”
<http://www.cbsnews.com/news/how-do-you-define-retirement/>

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A “Retiring” Ben Franklin...

“Having worked as a successful shopkeeper with a keen eye for investments, Franklin had earned his leisure, but rather than cultivate the fine arts of indolence, retirement, he said, was **‘time for doing something useful.’** Hence, the many activities of his retirement were: **scientist, statesman, and sage**, as well as one-man civic society for the city of Philadelphia. His post-employment accomplishments earned him the sobriquet of ‘The First American’ in his own lifetime, and yet, for succeeding generations, the endeavor that was considered his most ‘useful’ was the working life he left behind when he embarked on a life of leisure....”



What

<https://www.theatlantic.com/business/archive/2015/09/how-america-lost-track-of-benjamin-franklins-definition-of-success/400808/>

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Stages of retirement

1. **Imagination**
(5 to 15 years before retirement)
2. **Anticipation**
(1 to 5 years before retirement)
3. **Liberation**
(first year of retirement)
4. **Re-engagement**
(1 to 15 years after retirement)
5. **Reconciliation**
(ages late 70s and early 80s)



What

<https://www.usatoday.com/story/money/personalfinance/2014/10/12/five-stages-of-retirement/16975707>

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Retiree Types

“The Good,” “The Very Good,” and “The Ugly!”

- **Good:** People who do not see themselves as retired, just leaving their full-time job, and moving on to a focus on new goals, employment, and/or volunteer pursuits.
- **Very Good:** People who know they are retired, are relieved from the stress of day-to-day employment, and now feel ready to fill and complete new “bucket lists,” spend more time with family, travel, and hobbies, and perhaps even explore several new areas/levels/skills in education.
- **Ugly:** People who know they are retired, but are happy to leave their profession, business, or career, and want absolutely nothing to do with their former occupation.

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“Many people want to continue to work. In fact, 72% of pre-retirees, age 50 and older, say they want to keep working after they retire, according to a recent survey sponsored by Merrill Lynch in partnership with Age Wave. Almost half (47%) of current retirees either are working, have worked, or plan to work in retirement, the survey found.”

Ken Dychtwald: <https://agewave.com/who-we-are/the-team/ken-dychtwald/>


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KEN DYCHTWALD, PH.D.
Founder and CEO

Over the past 45+ years, Dr. Ken Dychtwald has emerged as North America's foremost visionary and original thinker regarding the lifestyle, marketing, health care, economic and workforce implications of the age wave.

Ken is a psychologist, gerontologist, and best-selling author of 19 books on aging-related issues, including *Bodymind*; *Age Wave: The Challenges and Opportunities of an Aging Society*; *Age Power: How the 21st Century Will Be Ruled by the New Old*; *Healthy Aging*; *Gideon's Dream: A Tale of New Beginnings*; *A New Purpose: Redefining Money, Family, Work, Retirement, and Success*; *What Retirees Want: A Holistic View of Life's Third Age*; and *Sages of Aging: A Guide for Changemakers*. His memoir was updated and re-released in September 2023 as *Radical Curiosity: My Life on the Age Wave*. He was the executive producer and host of the highly rated/acclaimed PBS documentary, *The Boomer Century: 1946–2046* which aired over 2,000 times on PBS stations nationwide as well as the public television special, *Life's Third Age*. *Sages of Aging* is Ken's latest national public television program featuring profound conversations with twelve of the leading pathfinders in the fields of aging.

Ken Dychtwald: <https://agewave.com/who-we-are/the-team/ken-dychtwald/>

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Reasons to retire

1. Boredom or lack of stimulation in current job
2. Changing job status or responsibilities
3. Health problems (yours or members of your family)
4. Spouse retiring
5. You or family members relocating
6. Needs for caregiving (grandchildren, parents, or elderly family members)
7. Taking advantage of travel opportunities
8. Accepting new position or starting encore career (higher education, your own business, industry, or other field)

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“Retirement is not for **me**. It’s for the people I can serve. It’s for the friends and family I can help and the younger generations I can teach. Now is the time for me to pass along what has so generously been given to me.”

BJ Gallagher

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You either love it or hate it!

“50% of retirees will suffer some form of acute emotional distress. This is potentially a very large problem given the fact that 10,000 people are becoming eligible for Social Security every day for the next 20 years in the US alone.”



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Dr. Robert P. Delamontagne in *Retiring Mind*, Fairview Imprints, 2010

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Job departures

Voluntary

- Elective resignation
- Early or full retirement
- Sabbatical/leave of absence
- Transfer
- Vacation



Involuntary

- Forced retirement
- Furlough/layoff
- Suspension/termination
- Transfer
- Re-assignment/displacement
- Downsizing of position or program
- Elimination of position or program

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Involuntary transfers or cuts

Unhappy Pathways: “Downsized & Out” Scenarios

- Job assignment and/or supportive staff are eliminated from your place of employment.
- You feel unappreciated, unsupported, devalued, or ignored as a professional or business leader.
- You conclude you must retire early to avoid losing existing contractual benefits.
- The new CEO/COO/CFO or supervisor of the department to which you have been assigned for many years fires, demotes, or “de-hires” you to bring in his “cronies.”
- Despite your longtime service, you are told **“your services are no longer required.”**

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Stages of grief and loss

Coping with being “kicked to the curb”

1. **Denial** (disbelief, numbness, shock)
2. **Bargaining** (preoccupation with “what could have been,” guilt, remorse)
3. **Depression** (sadness, loneliness, emptiness, isolation, self-pity)
4. **Anger** (feelings of helplessness, abandonment)
5. **Acceptance** (emotional resolution, healing)

Same stages as the breakup of a marriage or sudden loss of a loved one!

Why

<https://www.webmd.com/balance/grieving-and-stages-of-grief>

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The stress of losing a job

Coping with job loss stress tip 1: Allow yourself to grieve

Tip 2: Reach out to stay strong

Tip 3: Involve your family for support

Tip 4: Find other ways to define yourself

Tip 5: Get moving to relieve stress

Tip 6: Eat well to keep your focus

Tip 7: Take care of yourself

Tip 8: Stay positive to keep up your energy

Online resources:

- **Lifehacker:** Lose Your Job
<http://lifehacker.com/nine>
- **NOLO:** "Losing Your Job: Making It Less Painful"
<http://www.nolo.com/legal>
- **HelpGuide:** Smith, M.A., a
<http://www.helpguide.org/a>
- **National Institute of Mental Health:** Stress Disorders
<http://www.nimh.nih.gov/health>

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What is PTSD?

What does Post Traumatic Stress Disorder feel like?

- It's never ever feeling safe.
- It's never taking a full breath of air in your lungs.
- It's being afraid to close your eyes.
- It's having your gut instincts scream at you to RUN every time someone looks at you.
- It's spending most of your time alone because you are terrified of other human beings, sometimes even your friends.
- It's feeling flawed, bad, marked, stained.
- It's like being in prison.

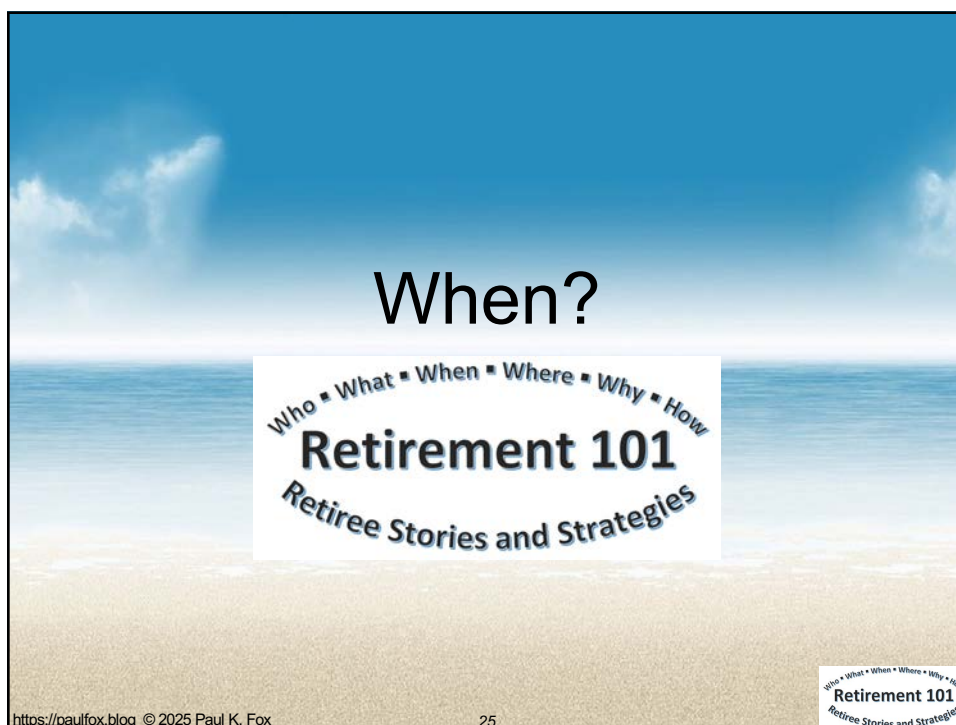
You cannot self-diagnose PTSD.

If you are suddenly having trouble sleeping, difficulty with relationships, or find yourself feeling significantly depressed or lethargic, visit your health care professional.

Why
<https://mindyourmind.ca/illnesses/post-traumatic-stress-disorder-ptsd>
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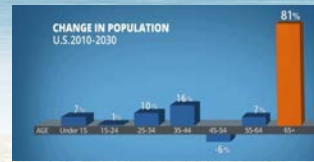
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“Money” and “age” stats

- One out of four 65-year-olds today will live past age 90, while one in ten will live past age 95.
- 60% of older Americans fear outliving their savings.
- Nearly 50% of retired households spend more money, not less, in retirement.
- More than 1/3 of Americans expect to work in retirement.
- The average retired healthy couple will spend \$337,000 on healthcare.
- Seniors are the fastest-growing group of bankruptcy filers in the country!
- Almost 60% of retirees don't budget for leisure activities when planning for retirement.



When

<https://agewave.com/> and Tom Mathews, Founder and CEO WealthWave

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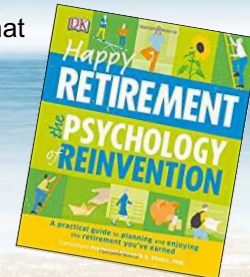
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Are you psyched for it?

Are you psychologically prepared to retire?

1. How important is your job when it comes to getting a sense of life satisfaction?
2. How many non-work activities do you have that give you a sense of purpose?
3. How do you imagine your life to be once you stop working?
4. How do you think retirement will affect your relationship with family and friends?
5. How much energy for work do you have these days?



When

Happy Retirement: The Psychology of Reinvention
by Kenneth S. Shultz (DK Publishing, 2015)

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Modeling good mental health

- Being able to use your talents and energy productively
- Enjoying challenges and gaining pleasure from accomplishing tasks
- Being capable of sustaining a meaningful love relationship
- Finding meaning in belonging and contributing to your community
- Being responsive, sensitive, and empathic to other people's needs and feelings
- Appreciating and responding to humor
- Coming to terms with painful experiences from the past
- Being comfortable and at ease in social situations;
- Being energetic and outgoing
- Being conscientious and responsible.

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The Psychology of Retirement: Coping with the Transition from Work by Derek Milne (2013)

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Emotions in retirement

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graph TD; Pessimism --> Ambivalence; Ambivalence --> Sadness; Sadness --> Anxiety[Anxiety (angst)]; Anxiety --> acceptance; acceptance --> Accomplishment; Accomplishment --> Freedom; Freedom --> Joy; Joy --> Excitement; Excitement --> Optimism; Optimism --> Peaceofmind[Peace of mind]; Peaceofmind --> Pessimism;
```

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Psychologist Dr. Yvette M. Guerrero, University of California

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Normal “speed bumps”

Inferiority complex: Loss of professional identity and feelings of negative self-worth defined by the old job

- Return of your ID badge and keys
- Removal of your web presence, networks, and employee e-mail access
- Fewer opportunities for professional interactions and collegial community



Related “inner voice” questions:

- “No one remembers who I am”
- “Will I be forgotten after I leave? Did I make a difference?”
- “Stripped of my work, job title, and paycheck, who am I?”
- “When all of these are gone, what is left?”

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Normal “speed bumps”

Delusions of grandeur:

- “I’ll help in the hiring/training of my replacement.”
- “That’s not how it is done...”

No, your help is not needed nor wanted.
Learn how to say goodbye and stay away.



Denial:

- “I’m not retired!”

You are retired if your spouse and mother say so!

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Normal “speed bumps”

“It’s not your sandbox” after you retire:

- Becoming an “efficiency expert” for other jobs/programs/projects.
- Being unwilling to surrender yourself from always being “an agent of change.”

No, you need not manage other people’s “sandboxes!”

As a retiree, your level of frustration may increase if you feel you need to continue to model the values of “moral professionalism” and to “monitor and adjust,” and seek new practices and approaches to solve problems.

Get over it! Your opinion may not be wanted or needed!



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<https://paulfox.blog/2017/12/20/retiree-concepts/>

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The “big decision” and privacy

1. “How or when” you announce your departure is only partially up to you.
2. You are compelled to notify administration (“the cat is out of the bag”)
3. You may desire to fade away from the landscape, and go without fanfare or festivities.
4. Your colleagues will want to celebrate your many years of meritorious service
5. “Let the parties begin” – I had one in each building and the last day of school.
6. Tell your clients (teacher = “students”), partners, and colleagues as soon as you can. (Don’t let them hear it from the “rumor mill!”)
7. No matter how you perceive your popularity with the coworkers/clients: 30% of them will be upset at your leaving, 30% of them will be happy or at least interested in someone new taking over your position, and 40% will be ambivalent.

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<https://paulfox.blog/2018/01/28/retirement-its-a-private-matter/>

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Archiving your “first career”

1. Define your legacy “for posterity.”
2. Reflect on and frame your career accomplishments.
3. For what do you want to be remembered? What was most important to you?
4. Now, what’s next in your future... new definitions, new directions?



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Happy pathways...

- **Continuers** stay connected with past skills and activities, but modify them to fit retirement, such as through volunteering or part-time work in their former field.
- **Adventurers** start new activities or learn new skills not related to their past work, such as learning to play the piano (?) or taking on an entirely new job.
- **Searchers** learn by trial and error as they look for a niche; they have yet to find their identity in retirement.
- **Easy gliders** enjoy unscheduled time and like their daily schedule "to go with the flow."
- **Involved spectators** maintain an interest in their previous field of work but assume different roles, such as a lobbyist who becomes a news junkie.
- **Retreaters** become depressed, retreat from life, and give up on finding a new path – the only negative direction in these classifications.

Dr. Nancy K. Schlossberg, counseling psychologist

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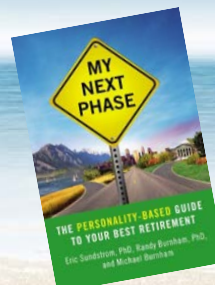
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What is your retirement style?

Personality traits most critical to your success in retirement

- **Social needs** (outgoing vs. contemplative)
- **Tolerance for stress** (responsive vs. resilient)
- **Activity style** (independent vs. interdependent)
- **Information style** (practical vs. visionary)
- **Outlook** (optimistic vs. cautious)
- **Decision style** (analytical vs. empathetic)
- **Planning style** (structured vs. flexible).



Eric Sundstrom, Randy Burnham, and Michael Burnham in *My Next Phase: The Personality-Based Guide to Your Best Retirement*

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Self-Reinvention, Profiling, and Communication

Are you and your spouse on the same page?

Personal Self-Assessments

- *Shifting Gears to Your Life & Work After Retirement* by Carolee Duckworth and Marie Langworthy
- Personality Types (Ross Reinhold)
- Myer/Briggs Profile
- HumanMetrics
- Similar Minds
- Career Zone Survey



The Enneagram

- *Honey I'm Home* and *The Retiring Mind* by Robert Delamontagne
- Definition of personality types and nine unique "E-types"



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Enneagram

"The Enneagram refers to the nine different types or styles, with each representing a worldview and archetype that resonates with the way people think, feel and act in relation to the world, others and themselves. It... offers insight into core personality traits, as it delves deeper into the core motivations, defense mechanisms and fears that often lie in the unconscious layers of our personality structure."

– Integrative Enneagram Solutions

<https://www.integrative9.com/enneagram/>

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Enneagram

Your Top Three Types are 3, 2 and 1.

Read the descriptions of each type below to discover YOUR type!

Type 3: The Achiever

Type 2: The Helper

Type 1: The Reformer

Type 3: The Achiever

Achievers are energetic, optimistic, self-assured, and goal oriented.

How to Get Along with Me

Leave me alone when I am doing my work.
Give me honest, but not unduly critical or judgmental, feedback.
Help me keep my environment harmonious and peaceful.
Don't burden me with negative emotions.
Tell me you like being around me.
Tell me when you're proud of me or my accomplishments.

What I Like About Being a Three

Being optimistic, friendly, and upbeat.
Providing well for my family.
Being able to recover quickly from setbacks and to charge ahead to the next challenge.
Staying informed, knowing what's going on.
Being competent and able to get things to work efficiently.
Being able to motivate people.

What's Hard About Being a Three

Having to put up with inefficiency and incompetence.
The fear of not being -- or of not being seen as -- successful.
Comparing myself to people who do things better.
Struggling to hang on to my success.
Putting on facades in order to impress people.
Always being "on." It's exhausting.

<https://www.integrative9.com/enneagram/> <https://enneagramtest.net/>
<https://www.truity.com/test/enneagram-personality-test>

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Where?

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“Location, location, location”

Factors to consider before choosing your retirement destination

- Preference: stay local or go elsewhere?
- Housing
- Taxes
- Mortgage?
- Your health and mobility
- Proximity to family, children/grandchildren?
- Human services, recreation, history/cultural attractions, shopping, transportation, etc.

<https://www.thebalance.com/where-should-i-retire-2894254>

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Research best places to retire

1. **Population, economy, attractions, and general info** (visit sites of the local Chamber of Commerce, Economic Development Agency, and visitor bureaus)
2. **Climate** (review interactive climate data tools from the National Climatic Data Center)
3. **Cost of Living** (see “cost of living comparison calculator” of the Council for Community and Economic Research)
4. **Crime Rates** (read the FBI’s annual “Crime in the United States: Uniform Crime Reports”)
5. **Health Care** (check out the *U.S. News & World Report* “Guide to the Best Hospitals” data base)

<https://www.thebalance.com/where-should-i-retire-2894254>

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Online quizzes

Discover Your Perfect Retirement Destination with Our Quiz

By [Kelly Boyer-Sagert](#), January 08, 2025 · 12 minute read

This content may include information about products, features, and/or services that SoFi does not provide and is intended to be educational in nature.

<https://www.sofi.com/learn/content/where-should-i-retire/>

nextavenue®
where grown-ups keep growing

Where Should I Live In Retirement?

Work is over. The kids are raised. It's time to skip town. Where to go next? Take our fun personality quiz and find out.

<https://www.nextavenue.org/personality-quiz-live-retirement/>

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Retirement UTOPIA

The QUEST for RETIREMENT UTOPIA

How to find the retirement spot that's right for you

DAVE HUGHES

It's fun to dream about where you'll retire. Without a job tying you down, why not relocate to a place more to your liking?

Perhaps you want to live someplace warmer, closer to the water, with the pace of life is slower. Maybe you want to stretch your retirement dollars by living where the cost-of-living or taxes are lower. You might even be thinking of retiring in another country or spending your retirement in an RV or on a houseboat.

With so much to consider, choosing the place that's right for you can become overwhelming.

The Quest for Retirement Utopia will cover all the possibilities and help you cut through all the daunting and often conflicting information.

— Back cover

<https://www.pmea.net/wp-content/uploads/2020/02/Retired-Member-Network-eNEWS-030520.pdf>

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More resources for “the where”

- **How to Pick the Best Place to Retire** (Kiplinger)
<https://www.kiplinger.com/article/retirement/T037-C000-S004-how-to-pick-the-best-place-to-retire.html>
- **The Best Places to Retire in 2025** (U.S. News & World Report)
<https://realestate.usnews.com/places/rankings/best-places-to-retire>
- **Where Should You Live in Retirement** (Wall Street Journal)
<https://www.wsj.com/articles/where-should-you-live-in-retirement-1510542841>
- **Where Should You Live After Retirement?** (CBS)
<https://www.cbsnews.com/news/where-should-you-live-after-retirement/>

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Three Basic NEEDS

That work fulfills and are essential to retirement:

Finding...

1. Purpose
2. Structure
3. Community



Ernie J. Zelinski in *How to Retire Happy, Wild and Free*, 2016

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Finding Purpose in Retirement

- To make a difference in people's lives
- To make a contribution
- To find creative expression
- To take part in discovery
- To help preserve the environment
- To accomplish or achieve a challenging task
- To improve health and well-being



Ernie J. Zelinski in *How to Retire Happy, Wild and Free*, 2016

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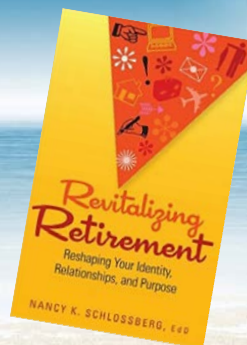
Mattering

Do I feel “needed” and know I “make a difference” to others?

“It has been suggested that one problem of retirement is that one no longer matters; others no longer depend on us...

The reward of retirement, involving a surcease from labor, can be the punishment of not mattering. Existence loses its point and savor when one no longer makes a difference.”

– Rosenberg and McCullough



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Revitalizing Retirement: Reshaping Your Identity, Relationships, and Purpose
by Nancy Schlossberg (APA 2019)

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“Blue Zones”

- Blue Zones are areas of the world where people live the longest lives, consistently reaching age 100.
- In contrast, the average life expectancy in the U.S. is currently 77 years, according to the CDC.
- The five Blue Zones are in:
 - **Sardinia, Italy** – home to the world's longest-lived men
 - **Okinawa, Japan** – home to the world's longest-lived women
 - **Loma Linda, California** – Seventh-day Adventist community that outlives the average American by a decade
 - **Ikaria, Greece** – tiny island community with significantly reduced rates of common chronic illnesses
 - **Nicoya, Costa Rica** – area where people are more than twice as likely as Americans to reach 90 years of age

How

<https://www.houstonmethodist.org/blog/articles/2022/aug/9-reasons-people-in-blue-zones-live-longer-healthier-lives>

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“Blue Zones”

- "The goal of studying the five Blue Zones was to uncover commonalities that might explain why people from these regions live longer lives and without the chronic disease rates we see elsewhere." Buettner's team identified nine healthy principles — “The Power 9” — they believe to be at the core of Blue Zone living:

1. Making **movement** a natural part of your day
2. Knowing your **sense of purpose**
3. Prioritizing stress relief
4. Eating until you're about 80% full
5. Eating a largely plant-based diet
6. Drinking alcohol in moderation
7. Connecting with your **community**
8. Putting family (whether biological or chosen) first
9. Choosing social circles that support healthy behaviors

“In Okinawa, Japan... residents live by the Japanese concept of “ikigai,” defined as a motivating force that gives people a sense of purpose and what a person can give to the wider world.”

<https://www.businessinsider.com/worlds-5-blue-zones-people-live-longest-lives-2023-3>

<https://www.houstonmethodist.org/blog/articles/2022/aug/9-reasons-people-in-blue-zones-live-longer-healthier-lives>

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Living a Purposeful Life

- Know your “Why.”
- 80/20 your life.
- Don't let meaningful dates sneak up on you.
- Always know “What's next.”
- Add more time.
- Control more of the time you have.
- Focus on the milestones.
- Consistently shake up your routine.
- Create some margin in your life.
- Given the choice between “more stuff” and “more experiences,” choose the latter.
- Schedule the “fun” stuff.
- Make a Bucket List.
- Curate your life.
- Dream big.
- DON'T WAIT!



Joe Hearn: <http://intentionalretirement.com/2013/08/15-practical-ways-to-live-a-purposeful-life>

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Preparing for retirement

Prior to retiring, you should make a concerted effort to prepare for **“life after work,”** including:

- Cultivate interests outside work
- Lead a healthier lifestyle
- Revitalize family relationships
- Spend more time with spouse
- Embrace spirituality or meditation
- Nurture friendships and make new friends



Start these
years
before you
retire!

How

Retire Happy – What You Can Do Now to Guarantee a Great Retirement
USA TODAY/Nolo Series by Ralph Warner and Richard Stim

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Before retirement



1. Sit down with your spouse if married & **plan carefully.**
2. Decide **when** you want to retire. Estimate as accurately as possible what your economic situation will be after you retire.
3. Decide **where** you want to live after you retire.
4. Set some goals regarding **how** you want to spend your retirement time. Focus on your talents and abilities instead of looking at the handicaps that may come with the aging process.
5. Be prepared for **change** and learn to accept and handle it positively. How are your coping skills?
6. Be sure your intentions are clearly stated in **writing** (wills, power of attorneys, living wills, etc.)

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TIPS Retirement for Music Educators, MENC 1989

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7 secrets for happy retirement

1. Good health
2. A significant other (spouse)
3. A social network (friends)
4. Avoidance of heavy TV viewing
5. Intellectual curiosity (brain-stimulating hobbies)
6. Not being addicted to achievement ("The more you are defined by your job, the harder it will be to adjust to life without.")
7. Enough money



Sydney Lagier in *US News and World Report*, July 20, 2010

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Strategies for retirement

- Because your brain's reward center likes **variety**, give yourself an assortment of new or unique experiences.
- Treat first year in retirement as if you are "**interning**" to give yourself time to readjust and set new expectations.
- Find meaning in **new passions**, including possibly using your employment skills in a new job or volunteer work.
- "Let your best friends not be the TV, refrigerator or couch. Let your best friends be real people, books, and sports shoes."

Dr. Amit Sood, author of *The Mayo Clinic Guide to Stress-Free Living*

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"If you were planning to spend the rest of your life in another country, you would want to learn as much about it as possible. You would read books about the climate, people, history, and architecture. You would talk to people who had lived there. You might even learn a bit of its language. Old age is like another country. You'll enjoy it more if you have prepared yourself before you go."

B. F. Skinner and Margaret Vaughn in *TIPS Retirement for Music Educators*, MENC 1989

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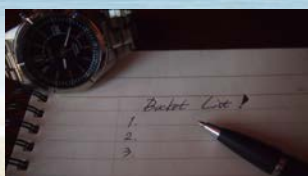
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Bucket lists



1. Make a list of your life goals.
2. Bring joy to others by helping.
3. Live your dream and find joy in your life.
4. Give credit to those who have helped you.

<http://www.bucketlist.net>

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Seeking balance

Four Essential Ingredients to a Balanced Life

1. Physical activity
2. Mental stimulation
3. Social interaction
4. Personal fulfillment



Dave Hughes in *Design Your Dream Retirement*, 2015

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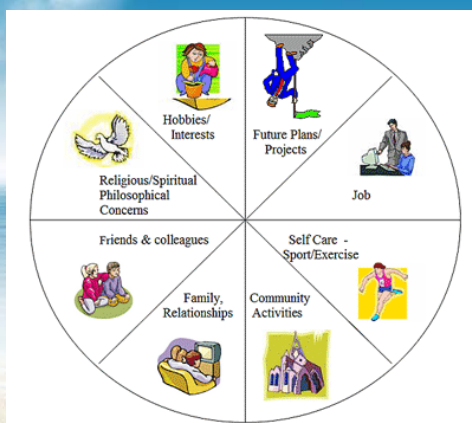
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Work/life balance



“The cure for boredom is curiosity. There is no cure for curiosity.”
– Ellen Parr

Ernie J. Zelinski in *How to Retire Happy, Wild and Free*, 2016

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“Get-a-Life” Tree

Things to pursue in retirement...

1. Activities that turn you on now
2. Activities that turned you on in the past (but you have stopped doing)
3. New activities you have thought of doing (but haven't done yet)
4. Activities to satisfy one (or more) personal project(s).

Ernie J. Zelinski in *How to Retire Happy, Wild and Free*, 2016

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Time

1. Synchronize your calendar(s) and appointments with your spouse.
2. Set aside at least 30-45 minutes a day for sustained physical activity.
3. Avoid watching more than two hours of TV per day.
4. Do something every day that will expand your mind, stimulate your intellect, or increase your curiosity quotient.
5. Hobbies that focus on personal self-expression or other creative pursuits are best enjoyed in the morning when you are fresh.
6. Beware of the “caregiver’s anchor” and other expectations on the use of your time.
7. Get enough sleep.

<https://paulfox.blog/2017/08/03/new-dreams-and-horizons/>

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Volunteering – giving back

What does it mean to be **eleemosynary**?

Adjective... defined as “generous, charitable, gratuitous, or philanthropic”

“With a frequently untapped wealth of competencies and experiences, older people have much to give. This fact, coupled with fewer requirements for their time, gives them unique opportunity to assume special kinds of helping roles.”

Mary Baird Carlsen – *Meaning-Making: Therapeutic Processes in Adult Development*, 1988

“Our increased longevity and generally better health has opened our eyes to new and increased opportunities to contribute to the betterment of society through civic, social, and economic engagement in activities we believe in.”

Jo Ann Jenkins, CEO of AARP – *Disrupt Aging*, 2016

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Volunteers needed!

- Escort at local hospital or nursing home
- Walk dogs at animal shelter
- Serve in charitable fund-raising projects
- Assist food banks and meals-on-wheels agencies
- Enlist as special advocate for abused or neglected children
- Work as hospice volunteer
- Maintain parks, trails, nature habitats, or recreation centers
- Host an international student
- Become a youth director, mentor, or scout leader
- Teach a college class, summer school, night classes or workshops in your expertise
- Give guided tours or lectures as a docent at a local museum
- Apply office management and clerical skills to benefit libraries and other nonprofit associations
- Run a school club (share your hobby)

<http://www.volunteermatch.org/search/?l=pennsylvania>

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Hobbies, pastimes, leisure

What you do with your free time is up to you!

EXERCISE

- Begin a routine exercise plan or a sport.
- You don't have to be good at it – just do it for your health.
- Fox: “Whatever happened to my strength and stamina... Ready for a nap after only 3.5 hours of wheelchair duty?”

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Hobbies, pastimes, leisure

What you do with your free time is up to you!

CARE-GIVING

- Playing with the kids' is wonderful for your own mood and mental health. Fox: “Keep around young people and you will stay forever young! My string teacher Mr. Eugene Reichenfeld passed away at the age 103. He always said surround yourself with young people.”
- However, you deserve a life of your own & some unstructured time off. It is easy to be taken advantage of, so don't let this childcare schedule dominate everything you do in your retirement.
- Being a care-giver for an adult relative... that's in another league!

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Hobbies, pastimes, leisure

What you do with your free time is up to you!

- Zelinski: "Travel is a great enhancement to retirement.
- It provides an elevated degree of stimulation, freshness, and pleasure not encountered in your everyday routine and environment.
- Travel is a great teacher.
- Regardless of where you go, you can always learn something new."

TRAVEL

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Hobbies, pastimes, leisure

What you do with your free time is up to you!

- Fox: "Walking the dogs has become the most amazingly peaceful and reflective activity.
- Caring for a pet has improved my disposition, calmed my nerves, sharpened my senses, increased my capacity for patience and tolerance, and lowered my blood pressure.
- Why haven't we built adult and childcare centers on the same property as animal shelters?"

PET CARE

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Hobbies, pastimes, leisure

What you do with your free time is up to you!

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CARE-GIVING

spelunking

EXERCISE

kayaking

larping

noodling

TRAVEL

lapidary

sculpting

geocaching

cosplay

PET CARE

<https://www.coburgbanks.co.uk/it-recruitment-agencies/50-strange-hobbies>
<https://www.boredpanda.com/weird-hobbies/>

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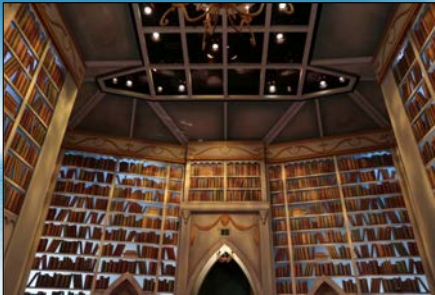
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For Book Lovers...

Are you a...

- **bibliophile**
- **bookworm,**
- **lectiophile, or**
- **librocubicularist?**



The Movie *Equalizer*, starring Denzel Washington
 “100 Books Everybody Should Read”

The Beast’s gift of his library to “Belle,” a scene from
The Beauty and the Beast

<https://paulfox.blog/2025/06/07/for-book-lovers-retired-or-not/>

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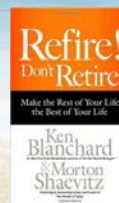
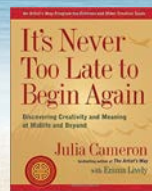
Sample Book Resources

Reference Manuals

- *How to Retire Happy, Wild and Free* by Ernie Zelinski
- *Disrupt Aging* by JoAnn Jenkins
- *TIPS: Retirement for Music Educators* by A. Verne Wilson
- *Happy Retirement: The Psychology of Reinvention* by Kenneth S. Shultz
- *Design Your Dream Retirement* by Dave Hughes

Tutorials

- *It's Never Too Late to Begin Again* by Julia Cameron
- *The Artist's Way* by Julia Cameron



Narratives/Stories

- *Refire! Don't Retire* by Ken Blanchard and Morton Shaevitz
- *Look Ma, Life's Easy* by Ernie Zelinski

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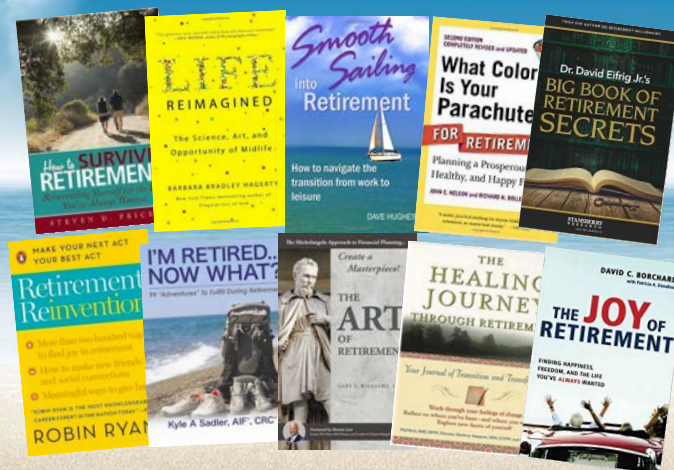
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Books and more books...



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Revisiting your creative roots



Sing

Community chorus
Church choir
Solo vocalist
Folk, rock, jazz groups



Play an instrument

Community band or orchestra
Pit orchestra
Solo or chamber music groups
Folk, rock, jazz groups



Do theater

Acting
Dancing
Scenery/make-up
Stage tech



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“Swim like a shark”

Long-term pursuits that encourage **personal and professional growth:**

- Giving and/or receiving education/training.
- Volunteering roles: leadership, followership.
- Pursue different career paths for remuneration or gratis.



John D'Ascenzo, *PMEA Retired Member Network eNEWS*, February 7, 2019

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Final advice... & Appointments

1. **T-Minus 12 months or more:** If you have a pension or benefits plan, attend retirement prep programs, request a retirement estimate, and begin the paperwork.
2. Make an appointment with an **estate planner, elder attorney, and/or financial advisor** (probably all three). Bring a copy of your bank and investment statements, pension/IRA reports, social security, annuities, and insurance documents. You may need help in developing your post-employment financial plan and household budget. While you're at it, **update your will** and other legal documents.

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Final advice... & Appointments

3. Find and utilize those financial and legal experts




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Janney Montgomery Scott LLC
The McNamara Investment Group
Ryan McNamara, Financial Advisor
Dan Wolfgang, Financial Advisor
Haleigh Miller, Registered PCA
724-743-3301
TheMcNamaraInvestmentGroup@janney.com
www.mcnamarainvestmentgroup.com




INVESTOR
EDUCATION

3. Find and utilize those financial and legal experts



Are You Ready to Retire?



10 Years and Counting: Points to Consider as You Approach Retirement

If you're a decade or so away from retirement, you've probably spent at least some time thinking about this major life change. How will you manage the transition? Will you travel, take up a new sport or hobby, or spend more time with friends and family? Should you consider relocating? Will you continue to work in some capacity? Will changes in your income sources affect your standard of living?

When you begin to ponder all the issues surrounding the transition, the process can seem downright daunting. However, thinking about a few key points now, while you still have years ahead, can help you focus your efforts and minimize the anxiety that often accompanies the shift.

Reassess your living expenses

A step you will probably take several times between now and retirement — and maybe several more times thereafter — is thinking about how your living expenses could or should change. For example, while commuting and other work-related costs may decrease, other budget items may rise. Health-care costs, in particular, may increase as you progress through retirement.

Try to estimate what your monthly expense budget will look like in the first few years after you stop working. And then continue to reassess this budget as your vision of retirement becomes reality.

How Much Annual Retirement Income Will You Need?

on your earnings history and other unique factors. You can elect to receive retirement benefits as early as age 62, however, doing so will result in a reduced benefit for life. If you wait until your full retirement age (66 or 67, depending on your birth date) or later (up to age 70), your benefit will be higher. The longer you wait, the larger it will be.²

You can get an estimate of your retirement benefit at the Social Security Administration website, ssa.gov. You can also sign up for a my Social Security account to view your online Social Security statement, which contains a detailed record of your earnings and estimates for retirement, survivor, and disability benefits. Your retirement benefit estimates include amounts at age 62, full retirement age, and age 70. Check your statement carefully and address any errors as soon as possible.

Next, review the accounts you've earmarked for retirement income, including any employer benefits. Start with your employer-sponsored plan, and then consider any IRAs and traditional investment accounts you may own. Try to estimate how much they could provide on a monthly basis. If you are married, be sure to include your spouse's retirement accounts as well. If your employer provides a traditional pension plan, contact the plan administrator for an estimate of that monthly benefit amount.

1. While commuting, retirement savings, and retirement savings are subject to payroll taxes, care costs can have a significant impact on your retirement income, particularly in the years before you're ready to retire. The potential costs of nursing home stay are not uncommon to see an retirement. 2. Note that if you work while receiving Social Security benefits and are under full retirement age, your benefits may be reduced until you reach full retirement age.

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The Gurus of retirement

- Dave Bernard <http://lovebeingretired.com/>
- Dave Hughes <http://retirefabulously.com/>
- Ken Dychtwald <http://agewave.com/>
- Kathy Merlino <https://kathysretirementblog.com/>
- Jean Potuchek <https://stepintofuture.wordpress.com/>
- Barbara Torris <http://www.retireinstyleblog.com/>
- Marie Villeza <http://elderimpact.org/>
- Ernie Zelinski <http://www.retirement-cafe.com/>

A community of writers have shared their challenges and successes for their personal up-and-down emotional passages to retirement...

Archived at <https://paulfox.blog/for-retirees/>

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Additional resources



For-Retiree Website



- Online handout:
The Ultimate Resource Guide for Retirees
- For Retirees at paulfox.blog:
<https://paulfox.blog/for-retirees/>
- Past blogs
(in reverse chronological order):
<https://paulfox.blog/category/retirement-resources/>
- PMEA Retired Member site:
<http://www.pmea.net/retired-members/>

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