

Learning To Let Go: The Opportunity of Retirement

Retirement Survival Guide

By Neath Folger

Introduction

Retirement is a life-changing event for physicians, and one for which we may not be fully prepared. We have taken care to plan for our

As in all successful ventures, the foundation of a good retirement is planning. - Earl Nightingale

financial future during the next 20-30 years, but may have neglected to think about how we will actually spend our time. We may, understandably, have reservations about taking this bold, new step. We have spent nearly a third of our lives learning what we were going to do, an additional third doing it, and the last third is left to do what WE want to do. We have worked hard, squeezing in time for family or vacations, but some of us may not have cultivated many interests or activities. We have finally arrived at the point in our lives where we should be rewarded for a life well served. Are we ready for it?

So what is the problem?

There are some who may have been ready to retire for years, or have a life plan already in place. However, studies have shown that although highly skilled and educated individuals who have dedicated a large part of their life to their job may view retirement positively, only about one third of them actually look forward to it. Many do not adjust well to the change. In fact, some consider it “enforced idleness.” For others, as the decisions associated with an uncertain future loom ahead, retirement may be met with apprehension rather than excitement.

Why do some of us feel this way about retirement?

For so long, work has been our identity and for many, who we are has been defined by what we do. Much of our social network is linked to our work colleagues. The thought of doing something less intellectually stimulating is difficult or may seem less fulfilling. The open-ended nature of retirement may create uncertainty and a sense of loss, putting both our mental and physical health in jeopardy. Therein lies the risk during this transition period.

On the other hand, some of us may put off retirement temporarily by either not letting go or continuing to work part-time. For some, this delay may serve as a good transition into full retirement. For others, retirement means finding a new life that is rewarding and provides a sense of relevance. Leisure time is also important for retirees, positively influencing one’s happiness and sense of peace, and a lack of planning can lead to boredom. Planning or time-management can be as simple as setting simple, achievable goals.

Retirement is the time when you never do all the things you intended to do when you’d have the time - Laurence Peter

So is this a problem for Mayo physicians?

The number of Mayo staff retiring has grown each year, paralleling the growth at Mayo. From exit interviews with prospective retirees, we have learned that some retirees are concerned about their future and have asked what opportunities exist and what can they do. This concern gave the Emeritus Executive Committee pause to consider whether our own emeriti might serve as a resource for new retirees. After all, retirement should not mean “sitting on the sidelines of life.”

In retirement, I look for days off from my days off – Mason Cooley

How did the Emeritus Council respond?

A survey of our retirees indicated that most are actively engaged and participate in a wide variety of activities but many still express an interest in doing more, most notably volunteer opportunities, continuous learning, and new hobbies. Clearly, many are hungry to do more in their retirement years.

So what's next?

As Dilbert says, "Change is great...you go first!"

First, realize retirement brings change: income, identity, time, and health. There may be a sense of loss going through the transition - loss of identity, social networking and intellectual stimulation. Change can be difficult, but it can also be exciting to reprogram our lives and develop a plan to incorporate new experiences for this next phase of our lives. It may seem daunting, but we are not alone in facing the prospects of a new kind of life. There are many resources available, ranging from self-help guides or books (a few are listed below), websites such as AARP.com, and the experience of others who have gone before. After all, we had the skills to run a committee, design and execute a project, write papers, and give presentations. In this project, we are in charge of what our life becomes.

Don't simply retire from something; have something to retire to." Harry Emerson Fosdick

So how do we reprogram our life?

As noted, some people may already have developed a well-defined life plan, while others may not have a clue what they will do. Some individuals in retirement may already be disappointed in how their experience is turning out. If the plan needs some work, let us start with a few of the positive aspects of a retirement life:

Retirement is wonderful. It's doing nothing without worrying about getting caught at it."- Gene Perre

The trouble with retirement is that you never get a day off." - Abe Lemons

- Not waking to an alarm clock
- Setting your own agenda for the day
- Taking a vacation or travel when and where you want
- Spending more time with your family, friends and loved ones

People engaged in purposeful activities are generally happier and more fulfilled. Some things to consider that may add spice or relevance include:

- Staying connected with old friends and adding new ones
- Engage fully in lifelong learning
- Travel
- Revisit hobbies or start new ones
- Explore volunteer opportunities
- Focus on wellness and strategies to remain physically active

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

Never be afraid to try something new. Remember, amateurs built an ark. Professionals built the Titanic. –Unknown.

Everyone needs to set goals, review their options, and take chances. Developing a variety of interests is essential. This is the time to find new dreams and fill the time that retirement provides.

What role can the Emeritus Centers play?

This is an opportunity for the Emeritus Center to have a role in helping emeriti through the transition and into retirement by providing additional resources and/or opportunities for all members. For example:

1. Learn from the many colleagues who have busy and fulfilling lives
2. Improve our communication strategies through:
 - Expansion of the Emeritus Quarterly Newsletter
 - The new website which provides an interactive blog, calendar of upcoming events, a catalogue of activities & hobbies, retirement tools, health & wellness links
 - A new Closed Group Facebook page for emeriti to share experiences and improve interaction

- Continuing e-mail blasts for priority messaging
3. Expand social engagement with:
 - Monthly dinners and entertainment
 - Quarterly Luncheons with a scholarly program
 - Tech Talks to keep us abreast of the changing digital environment
 - Recreational activities including dance classes, outdoor activities, and new hobbies
 - Continuous learning/educational programs
 - Travel opportunities
 4. Our ongoing Wellness Program

Final thoughts:

A measure of our success is how we awake each morning. If we are eager to get up and experience the day ahead, it is a sign of happiness and fulfillment. And lastly, this quote from the movie Tuck Everlasting: “Do not fear death, but rather the un-lived life. You don't have to live forever. You just have to live.”

There is a whole new kind of life ahead. Full of experiences just waiting to happen. Some call it “retirement.” I call it bliss. - Betty Sullivan

Additional Reading:

1. *For Some, Retirement Brings Grief* by Tom Lauricella WSJ, 11/01/2014.
2. *The New Retirement - the Ultimate Guide for the Rest of Your Life* by Jan Cullinane and Cathy Fitzgerald, Rodale, 2004.
3. *How to Retire Happy, Wild and Free* by Ernie J. Jelinski. Ten Speed Press, 2005.
4. *How to Retire Happy* by Stan Hinden, McGraw-Hill, 2001
5. *101 Secrets to a Great Retirement* by Mary Helen & Shuford Smith, Lowell House, Los Angeles, 2000.