

# The best laid plans can go awry

*You're on your own.*

*And you know what you know.*

*And you are the ... (person) who'll decide where to go ...*

*I'm sorry to say so*

*But, sadly, it's true*

*That Bang-ups*

*And Hang-ups*

*Can happen to you ...*

*You will come to a place where the  
streets are not marked.*

*Some windows are lighted.*

*But mostly they're dark ...*

*Do you dare to stay out?*

*Do you dare to go in?*

**D**r. Seuss, in his best-selling book “Oh The Places You’ll Go,” captures the ambivalence connected with making the “right” decisions about your future. My husband and I started thinking about our financial future when I was in my early 50s. We met with a financial planner, Bill, who explained that we would need much less money in retirement, as we would have fewer needs for clothes and other material things. I looked him in the eye and said, “We will need more money, not less. We will travel more, buy clothes and pay for fitness training.” The financial planner and I both projected a different future, but actually neither of us knew what we were talking about.

## transitions

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Daniel Gilbert, renowned Harvard University professor and author of “Stumbling on Happiness,” claims that we are poor forecasters of our futures, despite the fact that he found that “12 percent of our daily thoughts are about the future... each of us is a part-time resident of tomorrow.”

A case in point: Joan tried to convince her husband to sell their house and move to a small condo. He refused. She said that “if John dies before I do, I am out of here.” John died three years ago. Not only is Joan not moving, but she is considering a reverse mortgage to remain in their home. What she thought about the future is not how she felt when the future became a reality. This also might explain why some retirees migrate to warmer climates but later return to their original homes. They had not

considered all the scenarios, such as the high cost of living in the new community, missing long-time friends and family, or changes in their health and financial resources. “Planning requires that we peer into our futures, and anxiety is one of the reactions we may have when we do,” says Gilbert, because it is impossible to imagine every aspect of the future.

A focus group organized by PBS as part of my PBS Pledge Special, “Retire Smart, Retire Happy,” with some baby boomers confirmed the relationship between planning and anxiety. First, they were scared that they might outlive their assets and, second, they were afraid that the future would probably involve caregiving, because they had observed many family and friends already in that role. But let’s look at the other side of the coin. Clearly many people relish thinking about the future. Doris, an omelet cook at a restaurant, is looking forward to retirement. She suffers from chronic aches in her arm, and the physical strain connected with her job is taking a toll on her. She has started planning ahead by enrolling in a training program at the local children’s hospital so that she can start volunteering as soon as she stops working.

Jim, another enthusiastic planner, began imagining what the future might look like before he retired from a government agency. “I envision it as a time to reinvent myself, have time to lecture and write, mentor students in PR, learn how to cook/speak Spanish/dance the tango, spend several weeks in a foreign city, read fiction, learn more about how to relax and be patient,” he says. Jim had thought ahead about ways to keep in touch with his work colleagues and hoped to work two days a week as a consultant at his old agency for at least the first year of his retirement.

In our followup interview several months after he retired, he expressed satisfaction that his careful planning had paid off. He was beginning to develop a lifestyle that combined some work with former colleagues, plans for travel and new activities. He was not sure where it would all lead, but he was eager to get on with his new life. Conventional wisdom suggests that planning ahead for education, marriage, family, career, retirement and end of life pays off. Even though none of us can read tea leaves, we believe that preparing for the future, though unsettling, is necessary. Yet we see over and over that our predictions often go astray. One might reasonably ask: Should we avoid planning since we are such poor forecasters? Of course, not. We need to plan with our financial, medical and psychological counselors, keeping in mind that life does not always follow the script.

Here are a few tips from those who have reflected on ways to cope when their futures became reality:

- 1.** Be aware that your futures can take twists and turns.
- 2.** Share your surprise and/or disappointment with how the future has unfolded.
- 3.** Brainstorm possible new scenarios. You might need to form or join a group to help you figure out your plan B.
- 4.** Stay optimistic. Even with all the problems about forecasting your future.

Dr. Seuss leaves us with the following optimistic thought:

*So be sure when you step*

*Step with care and great tact*

*And remember that Life's*

*A Great Balancing Act.*

*And will you succeed?*

*Yes! You will, indeed!*

*98 and 3/4 percent guaranteed.*

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### **relationships**

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