

By Nancy K. Schlossberg

CHOOSE YOUR



IS THIS A PATH THAT WILL SERVE MY NEED TO MATTER TO MYSELF, TO OTHERS OR THE COMMUNITY AT LARGE?

RETIREMENT PATH

We all have the opportunity to decide if we want to continue in some fashion what we were doing before we retired, try something novel, search for a new path, relax and let life emerge, stay involved but as a spectator or retreat to the couch. There is no “right” path. Each one presents benefits and challenges. You may set out on a path consciously or unconsciously,

and you may start on one path even before retiring and, after awhile, switch to another.

Based on research for two books on retirement, I have identified six major paths that retirees follow. These paths are general categories. The decisions you face about your next steps are ones that you have faced before and will face again. But these paths have something in common. They can serve as a framework for your new life—a context that can help you make more specific decisions about your future.

As you imagine what’s next, let’s begin by reviewing the paths I described in my first book, *Retire Smart, Retire Happy*. Then we will go a step further and consider the pros and cons of each. The question to ask yourself is: Is this a path that will serve my need to matter to myself, to others or the community at large?

CONTINUERS

Continuers still identify with their previous work, home or volunteer life. They continue to use existing skills, interests and activities, but modify them to fit retirement. Continuers have the advantage of maintaining their identity be-

cause they gradually, rather than abruptly, shift the way they see themselves and present themselves to the world. President Jimmy Carter continues to be a messenger for peace, writes books and has invested energy in The Carter Center in Atlanta, GA—a reminder of who he was as president and what he is continuing to do for the world. Another Continuer, William, a retired university dean and professor, decided to remain in the university town. He continues on his academic path, writing books and attending professional meetings. He stays in touch with former colleagues who still work at the university and contacts others around the world by e-mail. His latest book is considered the major textbook in his field. Jessie, once a seamstress in a dry cleaning establishment, continues making clothes for her children and grandchildren.

The positive side of being a Continuer is the comfort of having a predictable life—one based on the routines and interests that you already have found rewarding. On the other hand, if you are too concentrated on doing what you have always done, you may miss other, rewarding opportunities or options—ones that were not available to you during your work life.

CHOOSE YOUR RETIREMENT

EASY GLIDERS

Easy Gliders separate from the past and take each day as it comes. It is instructive to consider how Sam, also a former university dean and a book-writing colleague of William's, the Continuer, went in such a different direction, even though they had spent their working years writing together. Yet when Sam retired, he became an avid poker player, golfer and connoisseur of the arts. After two years, he volunteered as a docent at an art museum. There, he drives a tram, taking people from building to building on the museum grounds. He has disengaged from his professional life, and like other Easy Gliders, he enjoys having unscheduled time, no set agenda and the ability to select activities that appeal to him as they present themselves.

An Easy Glider may spend one day visiting a friend, the next one going to the beach or on a shopping spree, and the next visiting the library. They luxuriate in newfound freedom—whatever feels right. The joy of having no agenda and no pressure makes for a relaxed life. But there is a downside. Easy Gliding is not necessarily a perpetual vacation. Once you've had a chance to drift for awhile, the result of having so much unstructured time can lead to boredom. This can make you feel as though you no longer matter.

ADVENTURERS

Adventurers move in new directions. They see retirement as an opportunity to make daring changes in their lives. They may have retired from one career, returned to school and started another career. In *Retire Smart, Retire Happy*, I wrote about Bob, the researcher, who—to the skepticism of his friends—became a massage therapist. A year after my book was published, Bob

died of cancer. Later, his wife recalled: "Some of those men who had scoffed at him when he made the decision to become a massage therapist later told him how much they admired him. Personally, I was thrilled reading the book because it made me realize how courageous Bob had been to go to something entirely new!"

Jane, a retired administrative assistant in the school system, turned her hobby of raising goats into her new life. She bought a small farm, where she is raising cashmere and angora goats. She also has llamas, alpacas, free-range chickens and peacocks. The change has permeated her life. She never wears stockings or makeup; her day is organized around feeding and caring for the animals. She occasionally sees former friends from the education world, but her total immersion in the farm has taken over her life. She's also given up her car and only drives a truck.

Dee, a retired administrator from the State Department, bought a Harley and took lessons in motorcycle riding—a dramatic change, to be sure. She is now getting certified as a motorcycle instructor and claims she is having the time of her life.

The benefits of Adventuring are clear: You can ferret out your regrets and follow your bliss, feeling energized and creative. However, if the adventure does not work out, you could be disappointed, facing once again the urgent question, "Now what do I do?" Jane knows she matters to the animals, and she feels productive in her farm venture. Although the rewards have been great, the personal and financial investment required might make it hard to continue in her adventure. If that happens, she can go back to the drawing board to figure out her next steps. This is reminiscent

of the trial-and-error period that often follows graduation from high school or college. You keep trying one path after another until you find the right fit.

SEARCHERS

Searchers have separated from the main activities of their past but have not yet found the "right" path. Often, a Searcher has already tried being a Continuer, Adventurer or Easy Glider, but has felt the need to shift gears. Searchers try Plan A, B, C, D and so on, until they discover their path.

There are two kinds of Searchers. One is looking for a permanent niche, like the woman who served on one board after another, trying to find something that gave her a feeling of permanence. The other kind loves the process of exploration, with the potential of continuously pursuing different avenues and experiences. Bob went on a solo sailing trip, Ruth went to a retreat where she learned to meditate, and Cathy took a course on Kabbalah. The form of their searches differed, but the goal of their quest was the same: to reflect on what they have learned in their lives and how they want to spend their remaining years.

The path of the Searcher can be enticing because it offers the hope of rewarding opportunities and many options for happiness. This is especially true for the type of Searchers who love the search itself. However, the downside is that they can continue searching, never landing on something meaningful. If the search becomes troublesome, with no resolution in sight, some sessions with a career counselor could help. Most community colleges have a career-counseling center available to the public, usually with a small fee attached.

PATH



INVOLVED SPECTATORS

Involved Spectators still care deeply about their previous work. They are no longer players, but they compensate by finding ways to expose themselves to the people, ideas and activities that made their work rewarding. Sam was a Washington lobbyist who, for health reasons, could no longer walk the halls of Congress. But he remains a news junkie, and he belongs to groups where political discussions keep him energized and connected. Sara, a retired museum curator, still studies art and now visits museums as a spectator.

When one woman heard me speak about this path, she exclaimed, "Now I know what I want to put on my card: 'Involved Spectator.'" This path offers the opportunity to stay alert and knowledgeable about your field. The danger is that this path might keep you too rooted in your past and might be a painful reminder that you no longer matter in the scene you loved. As one Involved Spectator reported, "I am about yesterday. I don't like the feeling, but it is my reality."

RETREATERS

Retreaters find that the struggle to participate actively in anything beyond daily, required routines requires too much energy. Retreating is not necessarily a permanent state, and Retreaters are not all the same. Some Retreaters may have given up on finding ways to replace the purpose they'd had when working. Others may just need a moratorium to figure out how to approach their new life and all the changes that accompany retirement.

Harry and Bea retired together and moved to a different state. At first, Harry spent his days sitting around the house, not focusing on any particular interest or activity. Bea

joined an amateur painting group in which each person was expected to submit works for a biannual art show. She had three paintings ready to enter but did not want to spend the money to frame them. She literally begged Harry to make her frames. He finally agreed and found he was good at it—even liked it. He later emerged from his retreat and became the official framer for the group.

Retreating for awhile can be a positive way to clear your head and relax before searching for your next commitment.

Because we are living longer and our circumstances will change, our path, too, will change and possibly our passion. It's important to realize that you may want or need to change your direction and your goals several times

during your retirement.

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