"LIVING THE DREAM..."

SURVIVAL AND CELEBRATION OF RETIREMENT

THE HOW-TO MANUAL FOR PMEA & NAFME MEMBERS

Research and strategies for transitioning to a happy, healthy, and meaningful retirement, coping with life-style changes/altered expectations, and finding creative new ways to self-reinvent and thrive.

55TH BIENNIAL NAFME EASTER DIVISION CONFERENCE – ATLANTIC CITY – APRIL 6, 2017

PMEA SUMMER 2016 CONFERENCE - SEVEN SPRINGS - JULY 13, 2016

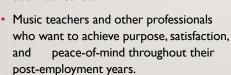
PAUL K. FOX, PMEA STATE RETIRED MEMBER COORDINATOR

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TARGETS

Audience

- Retired,
- · Retiring,
- Soon-to-retire..



Goals of Session - Review...

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

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WHAT STEP ARE YOU ON?

As for the process of "retiring," where are you?

- · Resting and taking an extended vacation?
- · Currently mapping out your post-employment "plans?"
- · Diving into your "golden years" with a full schedule of activities?
- · Seeking new goals and your "life's purpose?"
- · Retreating from everything just to "get your head together?"
- · Or several of these at the different times?





"LIFE IS LIKE A TEN SPEED BIKE. MOST OF US HAVE GEARS WE NEVER USE."

Charles M. Schulz

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OLD DEFINITIONS OF RETIREMENT

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

- -Webster and other online dictionaries
- Based on archaic models of retiring when average life expectancy at birth in the 1800s was 38 and in the 1900s was 47
- In 1880, when Otto Von Bismarck created the first pension plan in Europe selecting the age 65 as "the marker of old age," most people did not live beyond 45
- No one wants to become "a senior..."

Dychtwald, Ken in "The Longevity Economy" at agewave.com

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OLD DEFINITIONS OF RETIREMENT

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

- -Webster and other online dictionaries
- In his recent keynote address, Ken Dychtwald said "most people did not age, they died."
- He mentions 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
- 99% of the 100,000 years that humans have walked the planet, the average age of life expectancy was under 18
- 2/3 of people who have ever lived over 65 in the entire of history of the world are alive today

Dychtwald, Ken in "The Longevity Economy" at agewave.com

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NEW AND EVOLVING DEFINITIONS

"It's time to retire retirement..."

- "The 'new retirement' is not an ending, it's a new beginning, the start of a new life journey of vastly expanded proportion." http://www.icoachidesign.com/info/retirement-book-intro.pdf
- "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_5774878.html
- "Reinventing yourself for the life you've always wanted." Steven Price, How to Survive Retirement, Skyhorse Publishing, 2015
- "...renewment, aspirement, financial independence, rewirement, rest-of-life, second beginnings, financial freedom, and new chapter." http://www.cbsnews.com/news/how-do-you-define-retirement/

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NEW DEFINITION OF RETIREMENT

"Staying Engaged"

- · Recent research shows that many "high achievers" don't want to fully retire.
- They take a break, to choose what new paths of work/life balance quests will be fulfilling to them.
- · They re-invent themselves!

(Approximately 30% of the sample were considered high achievers. About 1/2 of the sample want 50% partial retirement; and only 6% want to fully retire.)

Dychtwald, K., Ph.D. - Psychologist & Gerontologist, 2008

"STOP BEING WHO YOU WERE AND BECOME WHO YOU ARE."

Paulo Coelho

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TYPES OF MUSIC TEACHER RETIREES

The Good, the Very Good, and the Ugly!

- People who do not see themselves as retired, just leaving a full-time job of public school music teaching, and moving on to new goals, employment, and/or volunteer work.
- 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 music and education.
- People who know they are retired, are happy to leave the profession, and want nothing to do with any part of music education or NAfME.

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TWO KINDS OF JOB DEPARTURES

Voluntary

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



Involuntary

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

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GOOD AND BAD EMOTIONS

- Excitement
- Joy
- Freedom
- Accomplishment
- · Peace of mind
- Optimism

- Ambivalence
- Sadness (re: loss/change in professional identity, collegial community)
- Anxiety (angst)
- Pessimism

Common to both voluntary and involuntary job departures

Psychologist Dr. Yvette M. Guerrero, University of California

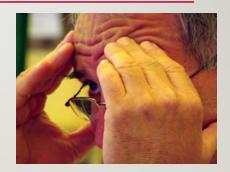
"THE GREATER PART OF OUR HAPPINESS OR MISERY DEPENDS ON OUR DISPOSITIONS, AND NOT OUR CIRCUMSTANCES."

Martha Washington

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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."



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

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INVOLUNTARY TRANSFERS OR CUTS

The Unhappy Pathway..."Downsized and Out!"



- · Music and staff are eliminated from the curriculum or building in which you teach.
- · You feel you must retire early to avoid losing existing medical benefits.
- You voluntarily retire from the full-time job, but hope to continue as assistant marching band director (to complete your 30th year). Unrelated to you, a board member withdraws your name from the agenda and you never receive approval.
- · The new head coach of the sport in which you have assisted for ten years fires you to bring in his "cronies."
- The secretary (not the administrator himself) informs you that "your services are no longer required" in an extracurricular assignment you have served for 25+ years.

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STAGES OF GRIEF AND LOSS

Coping with being "kicked to the curb"

- 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)
- Acceptance (emotional resolution, healing)

http://www.webmd.com/mental-health/mental-health-coping-with-grief

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IFYOU DO LOSE YOUR JOB...

Online resources that may help

- Lifehacker: "9 Things You Should and Shouldn't Do If You Lose Your Job" by Shannon Smith http://lifehacker.com/nine-things-you-should-and-shouldnt-do-if-you-lose-you-509536697
- NOLO: "Losing a Job Ten Things You Can Do to Make It Less Painful" http://www.nolo.com/legal-encyclopedia/losing-job-ten-things-that-help-29761.html
- HelpGuide: "Job Loss and Unemployment Stress" by Melinda Smith, M.A., and Robert Segal, M.A. http://www.helpguide.org/articles/stress/job-loss-and-unemployment-stress.htm
- National Institute of Mental Health: "Post-Traumatic Stress Disorder" http://www.nimh.nih.gov/health/topics/post-traumatic-stress-disorder-ptsd/index.shtml

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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.



Quotes from Erin Schulthies, author of the blog-site <u>Daisies and Bruises</u>, https://mindyourmind.ca/expression/blog/what-does-post-traumatic-stress-disorder-feel

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- 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.

Quotes from Erin Schulthies, author of the blog-site <u>Daisies and Bruises</u>, https://mindyourmind.ca/expression/blog/what-does-post-traumatic-stress-disorder-feel

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APPROACHES TO RETIREMENT

Scenarios for the Happy Pathway...

- Continuers who continued using existing skills and interests;
- Adventurers who start entirely new endeavors;
- Searchers who explore new options through trial and error;
- Easy Gliders who enjoy unscheduled time letting each day unfold;
- Involved Spectators who care deeply about the world, but engage in less active ways;
- · Retreaters who take time out or disengage from life.

Dr. Nancy K. Schlossberg, counseling psychologist

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STAGES OF RETIREMENT

Robert Atchley

- I. Pre-Retirement
- 2. Retirement
- 3. Disenchantment
- 4. Reorientation
- 5. Retirement Routine
- 6. Termination of Retirement

https://www.youtube.com/watch?v=p8GDIOj8cro

Ken Dychtwald

- I. Imagination
- 2. Anticipation
- 3. Liberation
- 4. Re-engagement
- 5. Reconciliation

http://www.usatoday.com/story/money/personalfinance/2014/10/12/ 5. five-stages-of-retirement/16975707/

Ameriprise Financials

- I. Imagination (6-15 years before retirement)
- Hesitation (3-5 years before)
- 3. Anticipation (2 years before)
- 4. Realization (first year of retirement)
- Reorientation (2-15 years after retirement)
- 6. Reconciliation (16+ years)

2010/article/the-six-emotional-stages-of-retirement

PREPARING FOR RETIREMENT

"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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PREPARING FOR RETIREMENT

Prior to retiring, you should make a concerted effort 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



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

"THERE IS NO PLEASURE IN HAVING NOTHING TO DO; THE FUN IS HAVING LOTS TO DO AND NOT DOING IT."

John W. Raper

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BEFORE RETIREMENT

- 1. Sit down with your spouse if you are married and plan ahead 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 handle change positively.
- 6. Be sure your intentions are clearly stated in writing (wills, power of attorneys, living wills, etc.)

TIPS Retirement for Music Educators, MENC 1989

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BEFORE RETIREMENT

"Here is something I firmly believe in when you retire, and I utilized it at the time – still do. **Have a plan!**

"Figure out some idea of what you want to do with the rest of your life after teaching...

"Just be sure that you have something to do, because to do nothing is just unhealthy for your mind and body."

Chuck Neidhardt in "Advice from the Retirees," PMEA News, Summer 2015

"IF YOU'RE NOT LIVING ON THE EDGE, YOU'RE TAKING UP TOO MUCH SPACE."

Stephen Hunt

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7 SECRETS FOR HAPPY RETIREMENT

- I. 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

"OUR PLANS MISCARRY BECAUSE THEY HAVE NO AIM. WHEN A MAN DOES NOT KNOW WHAT HARBOR HE IS MAKING FOR, NO WIND IS THE RIGHT WIND."

Seneca

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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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AVOID THESE EMOTIONAL "BUMPS"

- Inferiority complex: Loss of professional identity or negative self-worth defined by the old job
 - · "No one remembers who I am"
 - · Return of your ID badge and keys
 - · Removal of your web presence and school e-mail
 - · Fewer opportunities for professional interactions and collegial community



• Denial: "I'm not retired!" You are retired if PSERS and your mom says so!

"Surviving Retirement: Avoiding Turmoil, Traumas, Tantrums, and Other Transitional Problems" in the Winter 2015 issue of PMEA News

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TIPS FOR A SMOOTH TRANSITION

- · Pursue meaningful work (i.e. "encore career") and leisure activities/hobbies
- Create new relationships & social ties/network (to people of all ages, cultures, interests-global)
- · Learn new skills & professional endeavors
- · Become active in projects you couldn't pursue while working
- · Consider fulfilling volunteer work if desirable



Dychtwald, K., Ph.D. - Psychologist & Gerontologist, 2008

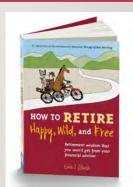
"RETIREMENT IS THE LAST
OPPORTUNITY FOR INDIVIDUALS TO
REINVENT THEMSELVES, LET GO OF
THE PAST, AND FIND PEACE AND
HAPPINESS WITHIN."

Ernie J. Zelinski

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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 and challenge
- 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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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 or http://bucketlist.org/how-it-works

"BE WHAT YOU IS, NOT WHAT YOU AIN'T, 'CAUSE IF YOU AIN'T WHAT YOU IS, YOU IS WHAT YOU AIN'T."

Luther D. Price

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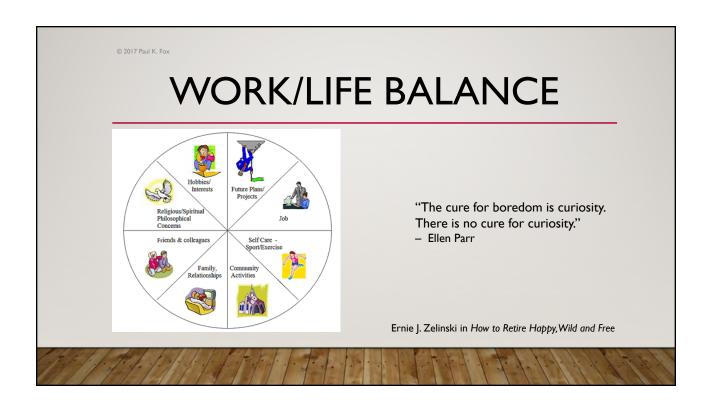
SEEKING A BALANCE

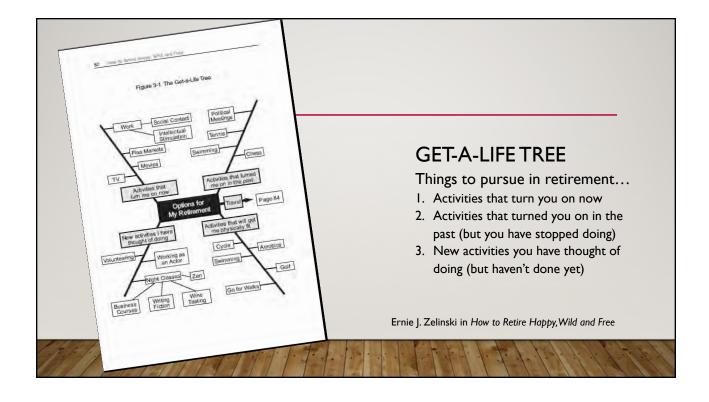
Four Essential Ingredients to a Balanced Life

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



Hughes, Dave - Design Your Dream Retirement, 2015





"NOT WHAT WE HAVE, BUT WHAT WE ENJOY, CONSTITUTES OUR ABUNDANCE."

John Petit-Senn

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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 summer school, night classes or Performing Arts workshops
- 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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RETIREMENT IS PERFECT FOR...

Exercise

"Begin a routine exercise plan, or begin a sport. You don't have to be good at it – just do it for your health. This is a must for retirees because the exercise we got from walking the hall between our room and our mailbox (or elsewhere in the school) is no longer there. It only takes a short while to begin to add the pounds and lose the strength we had while teaching. Also, be sure to begin a regular regimen of seeing your doctor and having a physical check up at least once a year." — Chuck Neidhardt https://paulkfoxusc.wordpress.com/2015/07/06/thoughts-on-retirement-exercise-and-balance/

Babysitting

"Not only is your generous super-competent babysitting services providing ever-so-essential care-taking of your love-ones, 'playing with the kids' is wonderful for your own mood and mental health. 'Keep around young people and you will stay forever young!' However, invest your time wisely. You deserve a life of your own and 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."

https://paulkfoxusc.wordpress.com/2015/12/22/random-acts-and-other-resolutions



"HEALTH IS THE VITAL PRINCIPLE OF BLISS. AND EXERCISE, OF HEALTH."

James Thomson

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RETIREMENT IS PERFECT FOR...

Pets

"For me, walking the dogs has become the most amazingly peaceful and reflective activity. It has improved my disposition, calmed my nerves, sharpened my senses, increased my capacity for patience and tolerance, and lowered my blood pressure... If you do not already own a dog or other pet, I strongly encourage you to consider the option of adopting or rescuing a dog! It may be one of the best decisions of your life!"

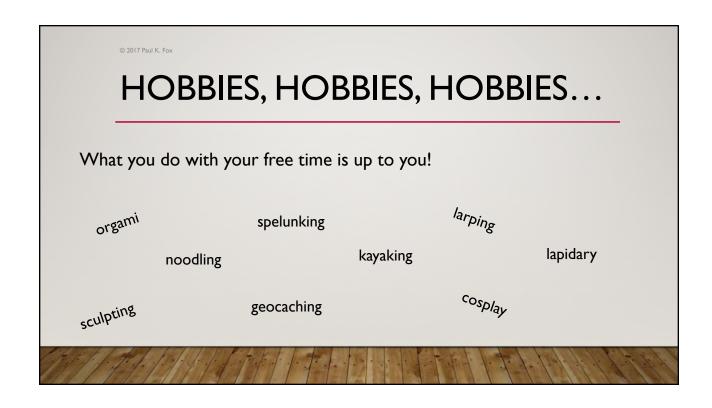
 $\underline{\text{https://paulkfoxusc.wordpress.com/2015/07/06/thoughts-on-retirement-exercise-and-balance/}}$

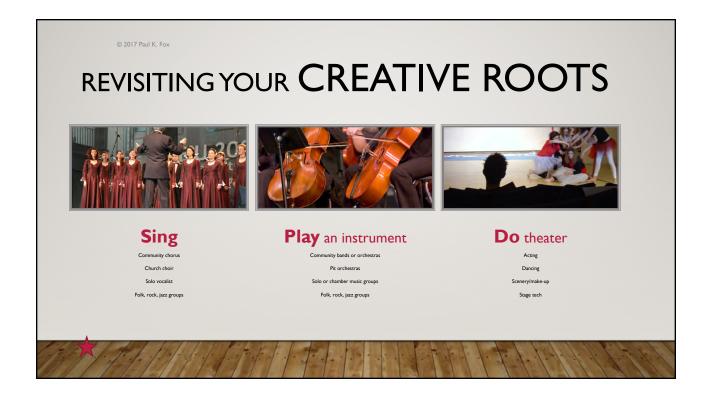
Travel

"Travel can enhance your retirement significantly since it provides an elevated degree of stimulation, freshness, and pleasure not encountered in your everyday routine and environment. Of course, travel is a great teacher. Regardless of where you go, you can always learn something new."

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







"SINGING HAS ALWAYS SEEMED TO ME THE MOST PERFECT MEANS OF EXPRESSION. IT IS SO SPONTANEOUS. AND AFTER SINGING, I THINK THE VIOLIN. SINCE I CANNOT SING, I PAINT."

Georgia O'Keeffe

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REKINDLING YOUR EXPRESSIVENESS

- Why did you go into music and education in the first place?
- What have you always wanted to play... sing... compose... conduct... create?
- · When will you finish your own "Mr. Holland's Opus" and have it performed?
- When are you going to publish your songs, sonatas, warm-ups, methods, essays on pedagogy, musical plays, halftime shows... or personal memoirs?
- · What is your next article, book, method, composition, drumline feature, etc.?
- When will join a community band, orchestra, chorus or theater group?

Directories of PA community bands, orchestras, choruses, and theater groups are posted on the PMEA website under focus areas/retired members – http://www.pmea.net/retired-members/

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SHARING YOUR MUSICAL SKILLS

- Serve as presiding chair or member of the your MEA planning committee or listening committees for the state music in-service conferences
- Participate as guest lecturer or panel discussion member at a conference, workshop, or college methods program
- Judge local/state adjudication festivals
- Help plan or manage a local MEA festival or workshop
- Accompany, coach, or guest conduct festivals or school/community groups
- in-service Assist the local music teacher in private teaching, piano playing, marching band charting, sectional coaching, set-up of music technology, instrument repair, etc.
 - Write for MEA or NAfME
 - In PA, join the Retiree Resource Registry and offer your free service to other PMEA members



Past retired members' articles in PMEA News

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PMEA MODEL: ENGAGING RETIREES

Retiree Resource Registry R³

PA Lists of Community Bands, Choirs, Orchestras, and Amateur Theater Groups Retired Member Breakfast and PMEA Info Booth at Annual State Conference

Articles in PMEA News and Retired Member eNEWS

Representation on State Executive Board

5/12/17 Living the Dream...



R³ ADVISORY AREAS Accompaniments · Core Arts Standards Mentoring Curriculum Writing Music Appreciation Dalcroze Eurhythmics Music Theory Early Childhood Musicals (EL/MS/HS/Collegiate) Festival Preparation Fund-Raising PCMEA and Teacher Training Band (EL/MS/HS/Collegiate) Booster Groups General Music (EL/MS/HS) Professional Development Chamber Music Guest Conducting Research Chaperoning (local or PMEA All-State) Higher Education Strings (EL/MS/HS/Collegiate) Choral (EL/MS/HS/Collegiate) Hosting a Festival Technology Choreography/Dance Instrument Repair Theatre Tech Instrument Sales Traveling/Tours Community Ensembles Jazz (EL/MS/HS/Collegiate) Voice World Drumming Kodaly Composing/Arranging Conference (Planner, Presider, Speaker) Marching Band Writing for PMEA News

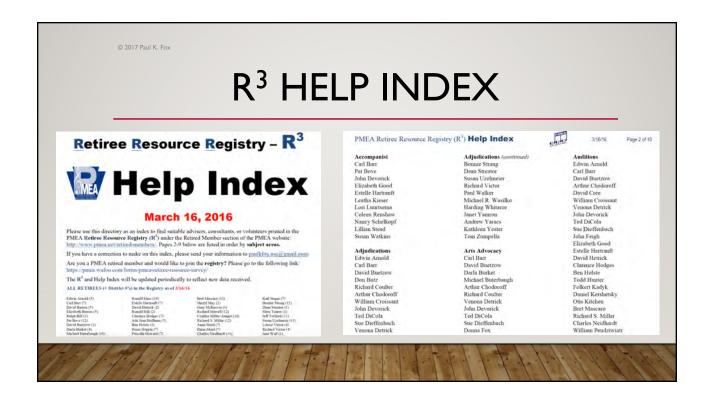
http://www.pmea.net/retired-members/

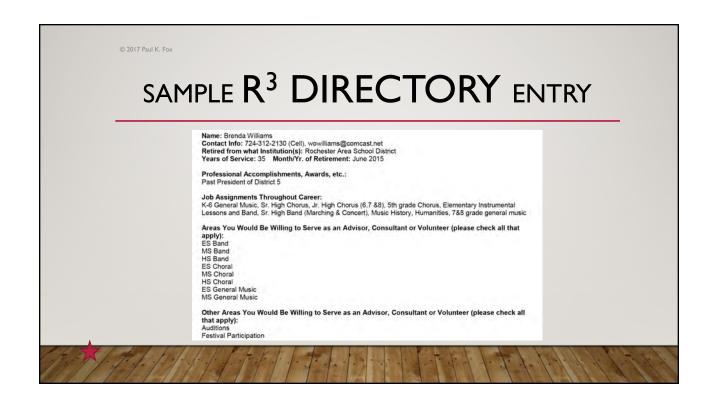
Adjudications

 Arts Advocacy Assessments

Auditions

Coaching





SAMPLE R³ DIRECTORY ENTRY

Name: Robert Roid
Contact Info: 614-481-7027 (Cell), meid@mercyhurst.edu
Contact Info: 614-481-7027 (Cell), meid@mercyhurst.edu
Retired from what Institution(s); Wattsburg Area School Dishtict
Years of Service. 34 Monifyly: of Retirement. June 2013
Professional Accomplishments, Awards, etc.:
D-2 executive Board Member 29 years-V Pres, Pres, Cil Chair, Secretary, Treasurer; Jr High Citation of
Excellence, 3 time PMEA All-State Local Host

Joh Assignments Throughout Career:
K-12 General MiSHS Chor MSHS Band Theater Orchestra Marching Band
Current Activities Retated to Music/Music Education:
Director of Ahleite Bands at Mercyhust University in Eria PA

Subjects of Expertise You Would Be Willling to Help a New Teacher or Transfer:
Any instrumenal/Marching related

I am interested in:
Attending PMEA Conferences, Participating in PMEA Workshops, Guest Lecturing, Guest Conducting, Panel Discussions
Areas You Would Be Willing to Serve as an Advisor, Consultant or Volunteer (please check all that apply):
MS Band
HS Band
Collegate Band
I'S Musicale

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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 passage to retirement...

Archived at https://paulkfoxusc.wordpress.com/for-retirees/

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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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ADDITIONAL RESOURCES



For-Retiree Website

- Online handout: The Ultimate Resource Guide/Bibliography for Music Teacher Retirees
- Blogpost: https://paulkfoxusc.wordpress.com/for-retirees/
- PMEA Retired Member website: http://www.pmea.net/retired-members/
- PMEA Retired Member Coordinator:
 - · Paul K. Fox
 - 412-596-7937
 - paulkfox.usc@gmail.com