

by Paul K. Fox, PMEA Retired Members Coordinator

Page 1 of 6

Happy Fourth of July and welcome to the latest eNEWS from the PMEA Retired Member Network... an informal alliance and forum for interconnecting retired music educators, and sharing their ideas, stories, successes, news, and views. Thank you for staying involved in PMEA and our profession!



## **Quotes from Kathy's Retirement Blog: "Stages of Retirement"**

by Kathy Merlino https://kathysretirementblog.com/stages-of-retirement/

- "In 1975, a professor of gerontology named Robert Atchley identified seven stages of retirement. Since then, they've been pared down to six, but the bottom line is retirement is such a major life transition requiring a redefining of our very role in life that no matter how much we plan, we're bound to experience at least some of the stages."
- "While not everyone goes through [the stage of disillusionment possibly missing the structure and productivity of work which had given life purpose], most of us do. It's similar to the realization, somewhere around age 40, when we say to ourselves, 'Is this all there is to life?' You know that moment I'm talking about. The one where you realized you didn't become brilliant, rich, famous, have the exciting career you dreamed about or whatever you thought would happen to your life. Well, that realization shows up in retirement, too. After the 'honeymoon' of relaxation, the feeling like you're on vacation, the relief of leaving the rat race behind, boredom sets in and you find yourself saying, 'Is this all there is to retirement?'
- "For many of us, disillusionment with retirement, and therefore life, can last years before we decide to take inventory of our situation and decide what we're going to do when we grow up. For a sad few, the disillusionment stage can last the rest of our lives. That's a real downer, folks. People who think their 'golden years' aren't golden have no one but themselves to blame. So, take stock! The willingness to take stock of our situation, options, wants and needs is the first step to recovering our retirement dream."

Click the above link to read the full article (structured like journal entries). Also, check out her "Meaning and Purpose." https://kathysretirementblog.com/meaning-and-purpose/

#### **Books never written...**

Excerpts from "19 Funny Fourth of July Jokes" from *Boy's Life* at <a href="http://boyslife.org/features/31077/19-funny-fourth-of-july-jokes/">http://boyslife.org/features/31077/19-funny-fourth-of-july-jokes/</a>

- "The Star-Spangled Banner" by Jose Kanusee
- "American Victories" by Norman D. Beech
- "Coming to America" by Anita Greencard
- "The Parts of the National Anthem" by Homer D. Brave
- "How to Become President" by Paul O'Ticks







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Page 2 of 6

### Six cost-saving tips for traveling in retirement

by Sarah B. Wexler from *Travel+Leisure*, Time, Inc. Read the whole article at <a href="http://www.travelandleisure.com/articles/spending-tips-travel-retirement">http://www.travelandleisure.com/articles/spending-tips-travel-retirement</a>

- 1. Travel during off-peak times
- 2. Get the discounts you are entitled (AAA, AARP, veteran's benefits.etc.)
- 3. Think about getting travel and health insurance
- 4. Budget with a cushion (don't underestimate the costs)
- 5. Think about who's going (just you and your spouse?)
- 6. Consider a home swap

### Latest "finds" of online articles

- "12 Regrets You Can Avoid in Retirement" (Retire Fabulously) by Dave Hughes: http://retirefabulously.com/blog/2017/06/14/12-regrets-you-can-avoid-in-retirement/
- "Tax Tips in Retirement" (Retirement Only the Beginning) by Sally Perkins: http://lovebeingretired.com/2017/06/16/tax-tips-in-retirement/
- "The Best Retirement Plans: 41 Tips for a Healthy, Wealthy, and Happy Retirement" (New Retirement) by Kathleen Coxwell: <a href="https://www.newretirement.com/retirement/the-best-retirement-plans-41-tips-for-happiness-health-and-wealth/">https://www.newretirement.com/retirement/the-best-retirement-plans-41-tips-for-happiness-health-and-wealth/</a>

## Reminder - There's still time to sign-up for the summer conference

https://www.pmea.net/2015-pmea-summer-conference/

The PMEA Summer In-Service Conference will be held on July 18-19, 2017 at the Penn Stater Hotel in State College, PA.

The preliminary schedule of workshops can be perused at <a href="http://www.pmea.net/wp-content/uploads/2015/04/2017-PMEA-Summer-Conference-Tentative-Schedule.pdf">http://www.pmea.net/wp-content/uploads/2015/04/2017-PMEA-Summer-Conference-Tentative-Schedule.pdf</a>.

Registration is \$35 for retired members.



Retired members (and those considering retiring) are invited to attend the one hourfocus session entitled "Retirement Planning - It's Not About the Money" presented by
your PMEA State Retired Member Coordinator. Also, PMEA members are encouraged to
"bring your instrument" (or voice) to participate in music reading sessions on new band,
chorus, and string literature.

Oh, and don't forget to bring your bathing suit for the indoor pool! Cannonball, anyone?





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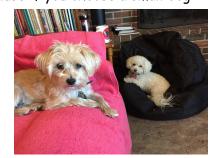
Page 3 of 6

## **Choosing the best dog for your retirement years**

Want to start an argument? Make a definitive statement about what is the most ideal dog! Of course, no one will ever come to a consensus on exactly which breeds are best for the "more experienced" (ahem, "older") owners, except to agree that weight, size, age, and temperament matter. Gina Spadafori (VetStreet) recommends the following:

"Size does matter when you're choosing a canine companion for your golden years. But so do energy level and health history. Energy level is important, because if you choose a small dog

thinking he'll be easier to keep exercised and entertained than a large one, chances are you don't know anyone who has a Jack Russell. And the health history is important in choosing any dog, but especially so when you're on a fixed income, as most retirees are. The health history may tell you about any preexisting health conditions that your dog may have, but of course, it's not a guarantee that the dog won't develop health issues in the future. An easygoing or at least kid-tolerant



temperament is also a must, especially if you have grandkids over regularly." - http://www.vetstreet.com/our-pet-experts/the-5-best-dogs-for-your-golden-years

Other "pet experts" echo Spadafori's sentiments and recommend that you should also consider visiting an animal shelter to rescue a pet, choose a "housebroken" adult dog, be aware of any family allergies prior to your selection, and/or look at mixed breeds, which may have fewer health problems than their purebred counterparts.

Other issues to consider include how heavy the dog is (now and later - can you lift it?) and if you are up to the demands of walking, playing, grooming, and paying enough attention to the more active breeds.

However, these "favorites" seem to be repeat recommendations for "seniors."

1. Beagle

2. Bichon Frise

Cavalier King Charles Spaniel

4. French Bulldog

5. Maltese

6. Pembroke Welsh
Corgi

7. Pomeranian

8. Poodle

9. Pug

10. Schipperke

11. Shih Tzu

12. Yorkshire Terrier

#### Sources:

http://iheartdogs.com/8-dog-breeds-perfect-for-seniors/

 $\frac{\text{http://www.vetstreet.com/our-pet-experts/the-5-best-dogs-for-your-golden-years?page=2}{\text{www.holidaytouch.com/}^{\text{media/documents/theperfectpet.pdf}}$ 





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Page 4 of 6

# Returning to two archived online readings. Have you seen these blogs? "When the Music Is Over" by Francis Rayne

https://www.linkedin.com/pulse/when-music-over-francis-rayne?trk=hp-feed-article-title

"When the Music's Over (1966) is the last track of Strange Days, the second album by the American rock band The Doors; and, the lyrics go: 'When the music is over turn out the lights.' But, we all know that when the music is really over... WE RETIRE... Some consider retirement to be a type of exile from the 'real world' of back stabbing, business deals, and lying to employees, the public, and to ourselves; while, some of us believe that retirement is the "kiss of death," because there is nothing left for us to do but to sit around in Retirement Homes working jigsaw puzzles and throwing clay pots, waiting around for our tired old bodies to simply 'crap out.'

"Still, there is another group of us that never retires until we are forced to no matter how many frigging mistakes we are making with accounts of the people they represent... and, believe it or not, some of us perceive that we can begin a whole new career, doing something we have never done before like becoming a WalMart Greeter or a Chef or a Salesperson for time shares...

"Then, there are some of us, like myself, who are fully retired (on paper) but keep their fingers in it by teaching classes part-time online. The beauty of teaching online classes is that you can travel just about anywhere in the US where WIFI connections are available (or bring your own WIFI connection box like I do) and conduct those classes while you are sitting on the beach (if you can see), getting some 'rays.'

"So, when your music is over... you may not need to turn out the light."

## "Teaching Music After Retirement" by Lesli Mattheus

https://www.linkedin.com/pulse/when-music-over-francis-rayne?trk=hp-feed-article-title

"There is a whole generation approaching retirement, or have already begun that process, and are finding difficulty making the adjustment. Our society tends to marginalize retired peoples, leaving many to feel that they need to now figure out who they are without their prior careers to lean on, and what that means in terms of their place in society.

"Retired in no way means 'expired' or 'worthless.' Instead, it's a whole other stage of life that comes with it a sort of freedom that requires an altered skill set to not only adapt, but to succeed. It's the time to leave the corporate aspect and enjoy the time they have to focus on what they love to do. For retired music professionals, there are many options to get into the private sector, especially for part-time opportunities.

"Teaching private music lessons to children and adults in their areas is a great way to not only keep the music alive, but to plant the seeds to ensure the passion of music lives on with the next generation. By continuing to engage in music through teaching private lessons, it's good maintenance for the heart, the soul, the psyche, and for ultimate wellness during the aging process."

## Have you renewed? We need YOU back!

PMEA has sent out letters for you to "re-up" your membership. Retired dues are only \$30/PMEA and \$65/PMEA + NAFME.



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Page 5 of 6

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## The concept of time in retirement!

From <u>Purposeful Retirement</u>: <u>How to Bring Happiness and Meaning to Your Retirement</u> by Hyrum W. Smith Excerpts from Chapter 4: "Purposeful Planning"

According to author Hyrum Smith, Ralph Keyes wrote a book called We Can't Be Given More Time and defined something we (retirees and those fully employed) are all experiencing. "The Age of Timelock" is "the condition that occurs when claims on our time have grown so demanding that we feel it's impossible to wring one more second out of a crowded calendar." Well, retirement is the perfect time to break free of this supposed "timelock."

"Everyone assumes time management has something to do with the clock. The clock tells you nothing about time. Time is the occurrence of events in sequence one after the other. If that is true, the only things I can control are the *events* in my life.

- I can control when I get out of bed.
- I can control whether or not I want to go swimming after lunch.
- I can control when I have dinner and who I choose to have dinner with.

"The awareness of this control is critical because time management is about making choices.

"When someone says, 'I'm sorry, I do not have time for...' that is not true. We all have 24 hours. Just 24 hours. I have the same amount of time that you have, that Warren Buffet has, even Bill Gates has: 24 hours. So, if you catch me saying, 'I'm sorry, I do not have time for...' I am actually saying that I value something more. I am making a choice and choosing the sequence of events in my day."

I recall leading a demonstration on "time management" for a music staff in-service. I filled a glass jar full of large, irregular shaped rocks and asked, "Is this full?" Everyone said, "Sure!" Then, I pulled out a box of round polished stones and poured them around the rocks, and demanded, "Now, is it full?" Most nodded, but with less certainty. Then, I added sand to the mixture (lots of space for it), and asked the question yet again. This time, "Well, probably not!" Finally, I revealed a pitcher of water and filled it to the top.

My closing question to the group: "What was the purpose of this exercise and what does it have to do with time management?" Several responded with, "No matter how many tasks you have on your to-do list, there's still room for more if you plan carefully," etc. "Nope," I countered. "You have to put the big things in first. The key to any kind of 'time management' is to schedule the highest priorities in your life first - take care of your loved ones, your health, etc. - before adding all the minutia and other details to your calendar!" What are your big things? Are they first? Choose to make it happen!





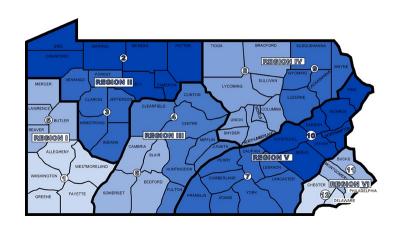
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Page 6 of 6

# PA "bucket lists" – a few things to do in the Keystone State this summer! http://www.pennlive.com/entertainment/index.ssf/2015/07/pennsylvania\_bucket\_list.html

Pennsylvania offers a rich variety of historic landmarks and entertainment to visit throughout the year - "places to go, people and sites to see!" It would take years to do this abridged list any justice... Well, I guess there's no time like the present!

- Pay your respects to the Flight 93 Memorial in Stoystown, outside the town of Shanksville. (Other attractions in the area: Coral Caverns, Penns Cave, Altoona Railroaders Museum and Horseshoe Curve, Bedford Speedway, Fort Bedford Museum, Briar Valley Winery... to name a few)
- Tour the Capitol Rotunda in Harrisburg and the State Museum of Pennsylvania.



- Ride the Incline in Pittsburgh. (While in the neighborhood, eat at and enjoy the view from LeMont or other restaurants in Mt. Washington, travel on Molly's Trolleys or Just Ducky tours, visit the Carnegie Science Center, Fort Pitt Block House, or Heinz History Center, attend a Pittsburgh Civic Light Opera summer musical, or visit one of three sports stadiums.)
- Tour Gettysburg Battlefield, and swing by the David Willis House in downtown Gettysburg where Lincoln put the finishing touches on his Gettysburg Address.
- See art galleries at Barnes Foundation, Philadelphia Museum of Art, and Franklin Institute.
- Take in the views at The Grand Canyon of PA, just south of Ansonia, and check out Colton Point and Leonard Harrison state parks.
- Walk along the beach at Presque Isle in Erie. While you are there, jump on the roller coasters, water rides, and other attractions at Waldameer Water World or Splash Lagoon.
- Soak up some ozone at Bushkill Falls at the Village of Bushkill, right on the edge of Delaware Gap National Recreation Area.
- Tour Frank Lloyd Wright's Fallingwater at Ohiopyle, or "ride the rapids" on the Youghiogheny River sponsored by Whitewater Adventurers, Inc.

Happy trails, retirees. So, what's going on in your neck of the woods? This is your forum! Please pass on any updates, stories, or "happenings" from your neighborhood, town, county, PMEA District or Region! What's on your bucket list this summer? We always want to hear from our retired members! Have a happy summer! PKF

