

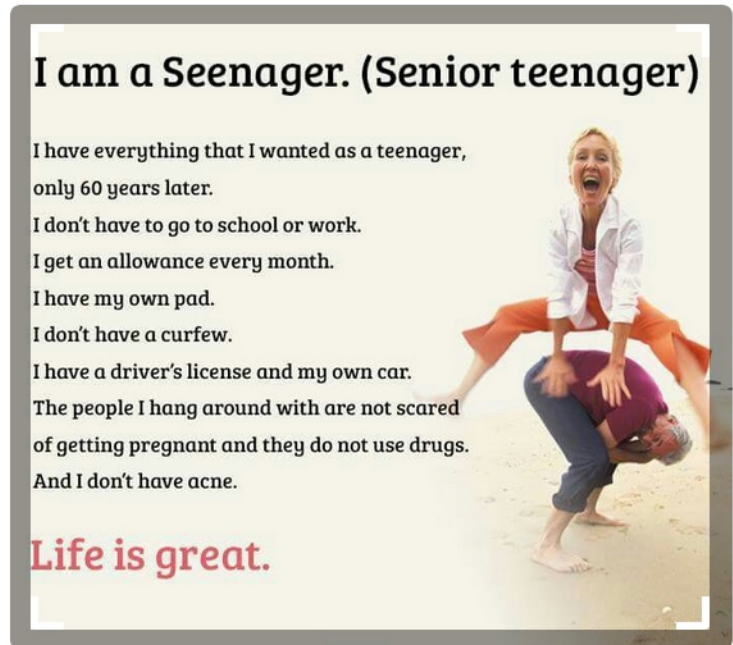


Welcome to the latest edition of **eNEWS** - the **PMEA Retired Member Network**... an informal alliance and forum for interconnecting retired music educators, and sharing their ideas, stories, successes, news, and views. Thank you for staying involved in PMEA!

Excerpts from "How to maintain a healthy level of insanity in retirement"

<https://www.pinterest.com/pin/427701295840014426/>

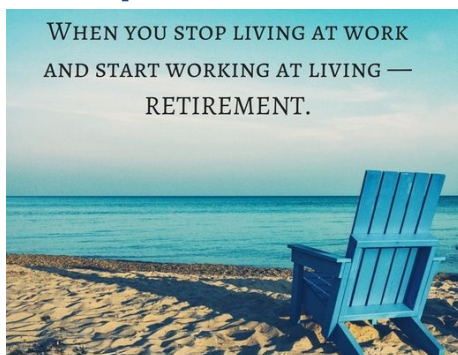
1. At lunchtime, sit in your parked car wearing sunglasses and point a hair dryer at passing cars... watch 'em slow down.
2. On all your check stubs and the memo lines, write "For Marijuana."
3. Skip down the street rather than walk, and see how many looks you get.
4. Order a "diet water" with a serious face whenever you go out to eat.
5. Sing along at the Opera.
6. When money comes out of the ATM, scream, "I won! I won!"
7. When leaving the zoo, start running towards the car yelling, "Run for your lives; they're loose!"



<https://www.pinterest.com/pin/420031102729151129/>

And the final way to keep a healthy level of insanity: Go to a large department store fitting room, drop your drawers to your ankles, and yell out, "There is no paper here!"

More "pin-favorites" for retirees...



<https://www.pinterest.com/pin/480055641520828386/>

<https://www.pinterest.com/pin/804666658391212917/>





From *Kappan* magazine: **"Academic achievement isn't the only mission"**

"Americans overwhelmingly support investments in career preparation, personal skills" by Phi Delta Kappan

<http://pdkpoll.org/results> and

http://pdkpoll.org/assets/downloads/PDKnational_poll_2017.pdf

PDK Poll

- 82% also say that it is highly important for schools to help students develop interpersonal skills, such as being cooperative, respectful of others, and persistent at solving problems.
- 76% of respondents see advanced academic classes as highly important indicators of school quality. Notably, nearly as many say it's also extremely or very important that schools offer extracurricular activities (70%) and art and music classes (71%).
- Less than half of adults (42%) say performance on standardized tests is a highly important indicator of school quality - that includes just 13% who call test scores extremely important.

More inspiration from *Kathy's Retirement Blog*: **"Your Brain on Eggs"**

by Kathy Merlino <https://kathysretirementblog.com/2017/09/17/your-brain-on-eggs-2/>

"This post first appeared on May 21, 2016. With more research coming out about the benefits of Omega-3, which the egg provides as one of the best sources, I thought it was worth re-posting."

- "My mother used to hand me words of wisdom like, 'you are what you eat' and 'breakfast is the most important meal of the day.' I guess that's why I was never one to skip breakfast. One of the worst habits at any age, but even worse as we get older, is skipping breakfast. A cup of coffee won't give you what you need. After all, breakfast is short for breaking the overnight fast."
- Recommended reading: *Rewire Your Brain* by John B. Arden, Ph.D. (2010)
- "After reading all of this, I decided to try Arden's suggestion of eating an egg (sans saturated or trans fats), a piece of whole wheat toast (sans butter), and a glass of orange juice for breakfast. It took about a week for me to start feeling more energy. I noticed I can go until noon or later without feeling hungry. Since mornings are when I write, I realized I was mentally sharper. And, I sleep more soundly. This is my brain on eggs."



Investopedia: **"September 30: A Key Date for Retirement Plan Beneficiaries"**

<http://www.investopedia.com/articles/retirement/03/091003.asp>

"If you recently inherited or expect to inherit retirement plan assets, you should keep September 30 in mind. It's a very important date when it comes to retirement accounts with multiple beneficiaries. This is because IRS regulations on required minimum distributions state that for accounts with multiple beneficiaries, each beneficiary is allowed to use his or her own life expectancy for calculating post-death distributions, if the beneficiaries take certain actions by September 30 of the year following the year the retirement-account owner dies."

Read the entire article... see link above.

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“Advice of the month” from *Retire Fabulously!*

“How to Retire Successfully if You Have a Type-A Personality” by Dave Hughes

<http://retirefabulously.com/blog/2017/09/04/how-to-enjoy-the-adventure-of-traveling-solo/>

He’s done it again... another Dave Hughes’ inspirational piece. He “hits it right on the head” especially for the majority of music director retirees who may personify the classic signs of “type-a” go-getters - being more driven, anxiety-prone, achievement focused, and at times, even a little obsessive-compulsive!

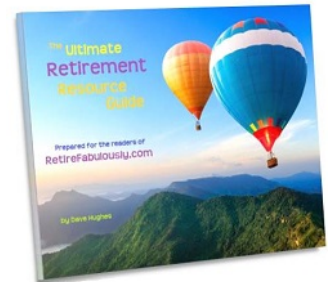
Read the entire article (link above). Here his outline of “tips” for “type-a” individuals to survive retirement:

1. Get out of the house often.
2. Volunteer with a non-profit organization.
3. Set new goals for yourself.
4. Learn to be more patient and expect less from others.
5. Live less by the clock.
6. When you join new groups, let others lead.
7. Avoid competitive situations.
8. Take classes.
9. Remind yourself often that it’s okay to relax.
10. Adopt the mindset that, after you retire, you have a new job.



Subscribe to the *Retire Fabulously* website and receive updates and a free “Ultimate Retirement Resource Guide.” For more information, go to <http://retirefabulously.com/new-start/>.

From your retired member coordinator... I am trying to secure funding to bring Dave Hughes as a “speaker” for retirees at the combined 2019 PMEA/NAfME Eastern Division Conference in Pittsburgh. His style and sage advice would make a great session!



Fun things to read on the web with “vacation” and “retirement” as the tags

- **“Find Your Next Getaway”** (AARP)
<http://travel.aarp.org/articles-tips/articles/info-01-2014/trip-finder.html?intcmp=LNK-BRD-MC-REALPOSS-GTATRAVE>
- **“11 Trips You Need to Take as Soon as You Retire”** (Travel+Leisure)
<http://www.travelandleisure.com/trip-ideas/trips-to-take-when-you-retire>
- **“15 Top Vacation Spots”** (CBS Moneywatch)
<https://www.cbsnews.com/media/15-top-vacation-spots-for-retirees/>

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Ongoing search to spotlight PMEA Retired Member “hobbies and pastimes!”

for publication in the “Heard Through the Grapevine” column of *PMEA News*

Finish this sentence: “Life after full-time employment as a music teacher is _____.”

I can tell you from personal experience, you will not use the terms “dull” or “boring.” In fact, you may have discovered you are busier than you ever imagined... but, hopefully not too “over-scheduled” to send me some news about your “new life” in retirement!

Continuing the support of your professional organizations (PMEA and NAFME) is highly recommended – to meet your retiree goals of personal music-making, directing or playing in community ensembles, teaching privately, adjudicating festivals or guest conducting, serving as a volunteer or music education advocate, attending, organizing, presiding or presenting at workshops or conferences, and keeping your fingers on the pulse of the arts education scene... helping to insure that all you did during your career will last on for another generation of music teachers and students!



It is *fantastic* you now have more time to revisit your creative roots and pursue your own avenues of self-expression... making music on your own terms, singing, playing, composing, conducting, acting, dancing, writing... “the skies the limit” in exploring new ways to rekindle your expressiveness! Besides, it is just plain FUN!

However, what about the “rest of the story?” What hobbies are you “jumping into” now that you do not have that full-time job? How do you spend your free time after the usual retiree targets of travel, gardening, home-improvement, babysitting or caregiving, exercise, shopping, and “walking the dogs?”

Recent “Heard Through the (Vintage) Grapevine” submissions (some yet to be released) have showcased mountain climbing and becoming a school board member. What do you do? What motivates you to get up early in the morning? What part-time jobs, volunteer assignments, and other pastimes embrace your passage to “living the dream?”



My current project is looking for retired members who enjoy **modeling railroading**... and I would need photos to accompany any article. Please send me stuff... sure, brag a little, and maybe you can inspire others to add your activity to their own “bucket lists.”





Newest "find!" – Check out the retirement blog-site *retirehappy!*

Sample article "**Do You Need a Financial Advisor to Start Investing?**" by Jim Yih

<https://retirehappy.ca/financial-advisor-start-investing/>

Although offering a lot of advice on becoming a retiree in Canada (variations in pensions, government regulations, and investment programs), Jim Yih contributes information on his comprehensive website to "Make Retirement the Best Years of Your Life." Short but sweet, the above article covers the different types of financial advisors and options to invest your money without an advisor. His essential questions:



1. Do I have time to learn more about investing on my own?
2. Do I have the time to manage my investment portfolio?
3. Do I have the desire to manage my own investments?
4. Do I have the confidence to invest on my own?

"The Complete Guide to Senior Discounts" from *dealnews*

<https://www.dealnews.com/features/The-Best-Senior-Discounts-from-A-to-Z/987339.html>

Okay, I admit I usually run away from this topic, too... at least, most of the time! My first experience of earning an unsolicited discount was eating at Fuddrucker's while attending a Hershey PMEA conference 4-5 years ago. The clerk looked up from her cash register and then tapped a key, automatically reducing the cost of my purchase by 10%. What?? Maybe it was the gray hair, or do I really look like a "senior citizen?"

Hey, but "technically," all retired citizens are now on a "fixed income," right?

This blog-post by Elizabeth Harper points to the many incentives offered to adults as young as 50! Here are a few of my favorites, and yes, now I am not proud... I will instantly show the ID to get a better deal!



- AMC Theatres 30% off for ages 60+ or Cinemark up to 35% off on Seniors Day
- Most of the fast food restaurants I use: Arby's, Burger King, Chick-fil-A, Dairy Queen, Dunkin' Donuts, KFC, Long John Silvers, McDonald's, Sonic, Subway... usually 10% off.
- Ace Hardware 10% off 60+
- Even AT&T Wireless or Verizon Wireless with their \$29.99/month "senior plan" 65+

Happy trails, retirees. Stay connected and enjoy your retirement! PKF

