



PMEA Retired Member Network eNEWS: August 1, 2019

by Paul K. Fox, PMEA Retired Members Coordinator

Pennsylvania Music Educators Association Retired Members

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

Hilarious summer jokes that kids will love

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<https://frugalfun4boys.com/hilarious-summer-jokes-kids/>

Grandparents and anyone babysitting little ones: Here are some "safe" jokes to share!

Why did the dolphin cross the beach? *To get to the other tide.*

Do fish go on vacation? *No, because they're always in school.*

Why don't oysters share their pearls? *Because they're shellfish.*

Why are fish never good tennis players? *Because they never get close to the net.*

What do you call a snowman in July? *A puddle.*

What kind of music do killer whales like? *They listen to orca-stra.*

Why should you never blame a dolphin for doing anything wrong? *Because they never do it on porpoise.*

What is a frog's favorite summertime treat? *Hopsicles.*

What is a shark's favorite summertime treat? *Peanut butter and jellyfish.*

Why can't basketball players go on vacation? *Because they would get called for travelling.*

Why do fish like to eat worms? *Because they get hooked on them!*

How can you tell that the ocean is friendly? *It waves.*

What's gray, has four legs, and a trunk? *A mouse on vacation.*

Where do sheep go on vacation? *To the baa-hamas!*

What kind of candy do you get at the airport? *Plane chocolate.*

What's black and white and red all over? *A zebra with a sunburn.*

More answers (from other sources) to the common riddle,
"What's black and white and red all over?"

- *A skunk with diaper rash.*
- *A newspaper.*
- *A chocolate sundae with catchup on it.*
- *An embarrassed penguin.*



"Girl" by Daniela Dimitrova at Pixabay.com



"Child" by Mario Renteria at Pixabay.com

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The “myths” of retirement!

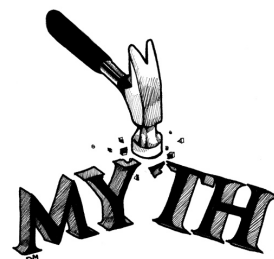
The large body of information we have shared with PMEA retiring members relate to the common misconceptions of defining this “life-changing” passage - transitioning to “living the dream” in our “golden years!” Although retirement looks and feels different for every person with unique perspectives and circumstances involving our health status, finances, personal goal setting, mental preparation, and relations with family members, gerontologists suggest most of us will approach the same “stages” exiting from full-time employment. The first three of these provide all of us the perfect opportunity to rethink, recharge, reinvent, and retool new ways to redefine our “life-purpose,” become productive, and begin that “new chapter” of our lives:

1. **Imagination** (5 to 15 years before retirement)
2. **Anticipation** (1 to 5 years before retirement)
3. **Liberation** (first year of retirement)
4. **Re-engagement** (1 to 15 years after retirement)
5. **Reconciliation** (ages late 70s and early 80s)

This “complimentary” issue of **Retired Members eNEWS** is also for **soon-to-retire** members! Please enjoy!

Here are a few of the fallacies we have discussed in past articles of *PMEA News* and *Retired Member Network eNEWS*:

- You retire FROM something.
- It's an easy transition.
- It takes little time to prepare.
- It's completely different from anything you're doing now.
- The decision is based almost entirely about the money.
- Once you retire, you won't need PMEA or NAFME.



Sporadically, we share this digital publication with those who “could be” nearing retirement (sorry if this offends you and you *never* plan to retire!). Numerous resources are offered to become informed, PLAN AHEAD, and be able to better anticipate some of the twists-and-turns and emotional “pot holes” which are normal throughout this process. The best part? You are connected to lots of “happy colleagues” who have already “Crossed the Rubicon” successfully and are willing to help. Just ask!

Are you considering retirement over the next 1-5 years? Please peruse these tools:

- Your first stop - our “super-site” - **The Retired Member focus area on the PMEA website:** <https://www.pmea.net/retired-members/>, where you will find the continuously updated *Ultimate Retiree Resource Guide* (required reading), archived issues of *eNEWS*, links to other info, and a *How-to-Retire video*: https://www.youtube.com/watch?v=LluJ_OctC4o.
- Also check out the “back-up site” of blogs posted at <https://paulfox.blog/for-retirees/>.





Now what?

by Colonel (Retired) Thomas H. Palmatier

Originally printed in the *School Band and Orchestra (SBO) Digital Magazine*, June 2019.

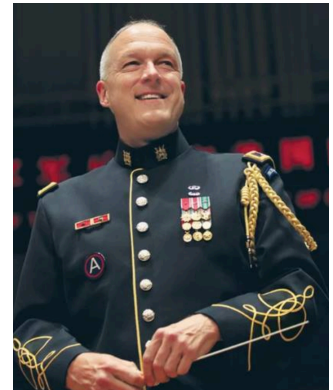
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http://digitaleditiononline.com/publication/?i=593349#{%22issue_id%22:593349,%22page%22:26}

At some point, every band or orchestra director will either retire or move to another career. While there is much emphasis on mentorship and other ways to assist new directors, there are almost no programs to help us with the potential a more difficult transition. The U.S. Army has a mandatory program for anyone leaving the service to prepare them for the next phase of their life. Even without assistance, leaving a job that you love is tough for everyone. I want to share some lessons that I learned in the research I've done into this issue.

In my case, I had over 37 years where I had established an identity as a music director and as a soldier. Prior to retirement from the army, I was the senior music director in the U.S. Armed Forces and was on speed dial of many officials in the department of defense, the Congress, and of course, the media. I received 500 to 600 emails daily from all over the world. By the way, I also was leader and commander of the US Army Band "Pershing's Own," one of the largest (and busiest) military music units in the world. Then, one day I was no longer in the army, my phone wasn't ringing constantly, the email stopped, and my schedule was mostly free. Sounds great, right? As a band or orchestra director, you were probably the most well-known and well-liked person in your community. You have students, parents, and administrators who rely on you. And then suddenly, you are not that person any longer. For each of us, there are emotional/psychological, social/family, and financial impacts of this transition.

The identity that you have developed over the years is now essentially gone. I was fortunate to have a colleague warn me up that about six months after retiring, I would hit a wall of depression, and he was so right. Because I have been warned about it, I was able to act with my health care provider. Now, imagine if upon your transition, you are now spending more time with your spouse/partner than you would ever have before but then find yourself unhappy. Studies show increased divorce rates soon after retirement or a career transition because people make the mistake and assumption that their depression is related to spending time with their spouse.



Colonel Palmatier served as guest conductor of the 2017 PA Intercollegiate Band Festival at Grove City College

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Brett Favre reportedly said when ending his first retirement from pro football that *the one thing about having nothing to do is that it doesn't take long to do it*. To overcome boredom (and depression), it's important that you know how you see yourself now and how you want others to see you. For many years, your identity was band/orchestra director. What's your identity going to be now?

The impact on your social relationships can be equally challenging. Most of us develop the circle of friends in the music and education communities. When you are no longer "in the biz," who will your friends be now? What will you talk about besides the awesome halftime show that you are no longer writing? This all goes back to who you are now, not who you used to be.

Colonel (retired) Thomas H. Palmatier is the former leader and commander of the United States Army Band "Pershing's Own" and commander and conductor of the United States Army Field Band. He holds degrees in music education from the Crane School of Music (State University of New York at Potsdam) and Truman State University, as well as a Master of Strategic Studies degree from the US Army War College. He is an active clinician, adjudicator, and guest conductor of concert bands, orchestras, British-style brass bands, jazz ensemble, and marching bands. He is a Conn-Selmer clinician and a member of the American Bandmasters Association.

The financial impacts of retirement or transition are unique to every individual. However, if you intended to now be self-employed, be serious about it. Create a limited liability company (LLC). Most states let you do it online and it usually cost no more than \$100. Keep meticulous records and don't mess with the IRS. Done right, you can legally deduct lots of things as business expenses. Remember, you don't have a music library anymore, so you will be buying lots of scores (don't be one of those folks whose library is full of illegal photocopies!).

If you're going to follow the self-employed path, be aware of that self-marketing, maintaining a website ([see mine @ thomaspalmatier.com/](http://thomaspalmatier.com/)), and bookkeeping take a lot of time.

There is one terrific way to stay relevant in our profession - being a mentor. I encourage you to read my article in the August 2018 issue of *SBO Digital Magazine* called "[Be a Mentor - Get a Mentor.](#)"

Here are my top five takeaways for those approaching retirement or a career transition:

- Start preparing as far in advance as possible.
- Be prepared for the inevitable challenges. If you are unhappy or depressed, get help!
- You get to define yourself now.
- Stay relevant - be a mentor.
- Enjoy it!

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Retirees “on the move!”

Send your vacation or pet pics to paulkfox.usc@gmail.com.



*Where did Robert and Lynn Drafall go in March?
Waikiki Beach, Hawaii*



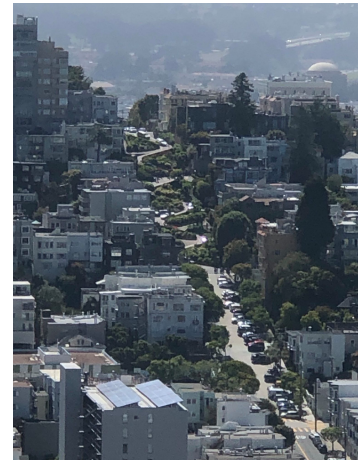
*Adorable eyes! Mary Ann Justham's
Gidget and Rush on "Puppy Day!"*



*The happy couple's duet –
Irene and Jim Kipp*



*The winner of the coolest shades and the greatest selfie! Look carefully. Can you
guess where Fran and Sharon Nesta spent a portion of their May vacation?*



Did you miss these “memorable moments?”

On Father's Day, Ron DeGrandis was busy conducting the Reading Pops Orchestra in a premier of his “**Pennsylvania March.**” He shared a mp3 file of his score on the Retired Member website: <https://www.pmea.net/retired-members/>.

Also, check out the April 29 press conference of **Music Education Advocacy Day** organized by Advocacy Chair Mark Despokatis: <https://www.pmea.net/focus-areas/advocacy/>.



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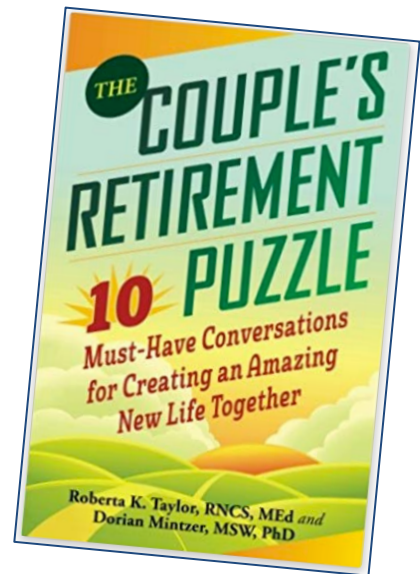




Book-of-the-month: *The Couple's Retirement Puzzle*

by Roberta K. Taylor and Dorian Mintzer

For our ongoing series of book reports, we feature in this issue *The Couple's Retirement Puzzle: 10 Must-Have Conversations for Creating an Amazing New Life Together*. This is a comprehensive "read" that emphasizes the essential needs of spousal communications, being "in sync" with each other, uncovering the discussions and feelings you should "open up" to your loved one, and breaking down the steps to learning the "best practices" of compromise, listening, and problem solving... everything from finding intimacy to "I need space" to returning to togetherness.



From the back cover and the printed ad review on Amazon:

Retirement can be the best time of your life, but for couples, there's far more to it than cashing in on your 401(k). The most important asset you have during retirement is each other, yet many couples aren't sure where to begin to prepare for retired life or what to consider as they do. The Couple's Retirement Puzzle reveals ten key conversations couples should tackle before retirement to ensure a rewarding second half of life together, including:

- *Do we have enough money to support the lifestyle we want?*
- *Should we retire simultaneously or separately?*
- *Do we stay put or explore new frontiers?*
- *What's the best way to stay healthy and fit after fifty?*
- *How do we meet new friends and create new interests outside of work?*
- *How will we balance time together and time apart?*

This book is far-reaching and very insightful (but perhaps a little overwhelming at first). It may seem to be a little exhaustive in the number and depth of techniques offered for sensitivity training and relationship "therapy." This is not a manual you try to consume alone nor jointly "fly through it" as fast as you can. No skimming is possible here. Please enjoy the excellent reflections, anecdotes, and the authors' *wonderful* chapter titles:

1. If, When, And How to Retire: Twice the Husband, Half the Income
2. Let's Talk About Money: Finances Without Fighting
3. Changing Roles and Identities: I Don't Do Windows
4. Time Together, Time Part: I Love You and I Need My Space
5. Intimacy and Romance: Love Birds
6. Relationships with Family: The Theory of Relativity
7. Health and Wellness: Will Medicare Pay for The Spa?
8. Choosing Where and How to Live: Staying Put or Exploring New Frontiers
9. Social Life, Friends, and Community: I Signed Us Up for Hip-Hop
10. Purpose, Meaning, and Giving Back: What's It All About?



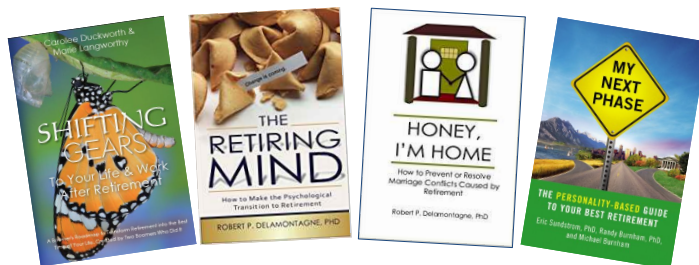
Dorian Mintzer



Roberta Taylor

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Remember these? Four more books to recommend for retiring “couples!”

In past reviews, we have illustrated the absolute necessity for opening up the lanes of honest (and intentional) communications between spouses or “significant others.” I have always said during our “Retirement 101” sessions at PMEA conferences, *assuming* you are on the same page is a big mistake. One partner of this dual self-reinvention might be planning for home improvements, cultivating a large garden, and rescuing a pet, while the other could be “dreaming about” going on an ocean cruise, taking a slow car trip out west to see all the National Parks, and touring Europe on a river cruise... NOT compatible!

It needs to be repeated that you must be “in sync” with your closest family members, and couples should reflect *out loud*, “Just what are we going to do when we retire?” These books also propose taking several personality/interest profiling tests to help harmonize your “living the dream” decisions. Purchase/borrow these from your library:

- *Shifting Gears to Your Life & Work After Retirement* by Carolee Duckworth & Marie Langworthy
- *The Retiring Mind* by Robert Delamontagne
- *Honey I'm Home* by Robert Delamontagne
- *My Next Phase: The Personality-Based Guide to Your Best Retirement* by Eric Sundstrom, Randy Burnham, & Michael Burnham

New retirees or soon-to-retire: Journey to the PMEA Retired Members page

<https://www.pmea.net/retired-members/>

If you are within your last 1-5 years prior to full retirement, it should be mandated that you sit yourself down somewhere quiet (with no pressing deadlines or distractions), and fully devour everything posted on the PMEA retired member focus area. Take advantage of tips from PMEA retirees and other “senior gurus” who have made a smooth passage in “Crossing the Rubicon” ahead of you. Please peruse these links *before* retirement:

- *Ultimate Retiree Resource Guide/Bibliography for Music Teachers*
- *Prepping for Post-Retirement*
- *How to Retire Guide* (video)
- Past issues of *Retired Member Network eNEWS*



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"I may be retired, but I still got it!"

by Paul Fox referring to <https://paulfox.blog/2019/06/16/the-importance-of-music-education/>

It all started when Sam, a percussion player in my Saturday youth orchestra, came up to me at the end of our spring season of the South Hills Junior Orchestra, and asked if he could interview me on camera for his media project. He wanted to ask me one essential question, "What is the importance of music education in the schools?" for the local community television series, "The Edge."



Well, being someone who has had 40+ years in the profession, still conducting community ensembles, serving as a workshop clinician and PMEA officer, and assisting as announcer for my school marching band, by now I should be an "expert" on this subject. Right?

However, let it be known that I am generally petrified of videotaping. Give me a digital projector, screen, and a PowerPoint presentation for a conference session, and I'm good to go. But, if I see a red-light on a recording device, I literally get "tongue-tied."

We met on May 6, 2019 and I guess the program went well. You're welcome to take a look at it here: https://archive.org/details/The_Edge_-_Episode_45_-_The_Importance_of_Music_Education.

It dawned on me that, since I wrote my music education philosophy for secondary methods in the mid-70s, I had not fully tackled this inquiry. Oh sure, I was a part of several curriculum revision cycles resulting in the revision of our department's mission, vision, and goals. But a full thesis on the value and benefits of the Performing Arts backed-up with research citations? Not since graduate school!

Having a website of my own, I realize I could "say what I really meant" and create one of the largest blog-posts to date. It seems the rationale for music education centers around these points:

- Music makes you smarter.
- Music is a means to learning.
- Music makes you successful.
- Music makes connections, within us and from the world around us.
- Music is for music's sake... nurturing creative self-expression.

Retirees rule!

The responsibility of being a life-long advocate of our profession rests in *our* hands. Embrace any opportunity to speak to the public or your voting representatives to help fund arts education! Who else should "make their voice heard?" And maturity matters!

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Checking in with a few of our favorite online “retirement gurus”

Need any “advice from the retirees,” inspiration, thought-provoking commentary, or even just a little disruption from your routine day-to-day? These are blog-posts from our “go-to” philosophers on retirement planning:

- **“Your 3 Biggest Retirement Challenges”** by Dave Bernard
<http://lovebeingretired.com/2019/06/15/your-3-biggest-retirement-challenges/>
- **“I Started Taking Social Security at 62. Maybe You Should Too”** by Dave Hughes
<http://retirefabulously.com/2019/06/25/i-started-taking-social-security-at-62-maybe-you-should-too/>
- **“What Won’t Change in Retirement”** by Joe Hearn
<https://intentionalretirement.com/2019/06/what-wont-change/>
- **“Conversations About Aging”** by Jean Potuchek
<https://stepintofuture.wordpress.com/2019/06/20/conversations-about-aging/>
- **“Are You in My Way?”** by Barbara Torris
<http://www.retireinstyleblog.com/2019/06/are-you-in-my-way.html>
- **“Fraud Prevention Checklist”** from ElderImpact
<http://elderimpact.org/fraud-prevention-checklist/>

Coming soon in future editions of eNEWS

Look what you get to look forward to...

- Hopefully more random “retiree happenings” and photos
- The next book in our series (e.g. as *Dream It! Design It! Live It!*)
- Getting ready for Medicare and PSERS HOP



“Yours truly” will reach his “magic number 65” in April of next year and will use this “bully pulpit” to share a few of his observations and tips about this process. So far, I have already learned several things:

1. PSERS HOP offers several comprehensive choices, including a Medicare Supplemental Plan and Medicare Advantage Plans.
2. The advantage plans are available based on your geographic area.
3. You can customize the plans to meet your needs, for example adding prescription and eye care.
4. If your spouse is a member of PSERS and is retiring, he/she can choose the best plan to fit his/her own personal needs. And it can be different from yours. If not, you could put your spouse on the identical HOP plan you choose for yourself.
5. PSERS will automatically send you materials in the mail six months nearest to your 65th birthday. (Apparently, so will every other company that sells Medicare advantage and supplement insurance. You might want to consider installing a larger mail box or buying a new paper shredder!)
6. Like the PSERS “Foundations for Future” and “Exit Counseling” sessions, local HOP meetings will be offered to help answer any questions and to select a plan.

Happy trails, retirees! We're still looking for more photos! PKF

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