PMEA Retired Member Network

eNEWS

Spring Issue – March 22, 2022

Pennsylvania Music Educators Association Retired Members

"Retirement is the only time in your life when time no longer equals money."

"Retire from your job, but not from your mind."

Happy Spring!

FEATURES

- P2 Need Retiree Help: Session Panelists & Presiding Chairs
- **P2-5** Info about the PMEA 2022 Conference
- P5 Retiree Resources
- **P7** Heard Through the Vintage Grapevine
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EDITOR'S NOTE

What's the buzz, tell me what's a happening!

My soapbox: Retirees, how are you doing? What have you been doing in your free time? Do you have any advice to share with our members? SEND US NEWS! Instead of forcing your Retired Member Coordinator to search on social media platforms, please send photos of your activities, awards, concerts, hobbies, vacations, and family!

The Wonderful World of Retirement Strategies

Welcome to the latest edition of **eNEWS** – the PMEA Retired Member Network – an informal alliance and forum for interconnecting retired, soon-to-retire, and active music educators, sharing their ideas, stories, successes, news, and views! Thanks for lending your support and staying involved in the profession!

"Why is this e-publication being sent to me? I'm not retired yet!"

First, we want to encourage collaboration and involvement of both our active and retired members on mutually meaningful projects. Second, and this is the most important goal, any professional who is planning to retire from their job over the next TEN YEARS needs to prepare for this life-changing event, and our retirees have a lot to offer you during this transition. Articles like on page 5 are especially geared for those of you in the "imagination" & "anticipation" stages of retirement.

Vacations Coming? Spring Break Jokes

https://funkidsjokes.com/spring-break-jokes/

I suppose for retirees, any season is a "spring break!" Right? Enjoy!

What did the family do when they arrived at the spring break beach resort? *They shellabrated.*

Where do sheep go for spring break? The Baa-hamas.

Why didn't the teacher wear sunglasses over spring break? *None of her bright students were around.*

What did the beach say to the people who came back for spring break? Long time no sea.

What did Pluto say after the boy kicked him in the leg while on spring break? Owww... dis-knee hurts!

Why are mountains the funniest place to travel over spring break? *Because they are hill-areas!*

Why don't basketball players go away for spring break? They're afraid they might get called for traveling!



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https://www.pmea.net/retired-members/
Deadline for the summer/fall issue
July 1, 2022
Send "stuff" to:
paulkfox.usc@gmail.com

There's still time to join us in the Poconos! - April 6-9, 2022 The PMEA Annual Conference Is Back... In-Person and Better Than Ever!

https://www.pmea.net/pmea-annual-in-service-conference/

We are anticipating A LOT OF FUN getting back to "together!" Let's reconnect with one another and join in to support our hard-working colleagues as they re-emerge from the scourge of COVID-19 and in the restoration of meaningful school music experiences!

See page 4 for a summary of the 2022 sessions. More info is posted on the PMEA website:

- Updated schedule of sessions
 https://www.pmea.net/pmea-annual-in-service-conference/conferenceschedule/
- Exhibitors https://www.pmea.net/wp-content/uploads/2022/02/Exhibitors-List-Updated-2.pdf
- Online conference registration (printable form on website) https://portal.pmea.net/2022-pmea-annual-conference
- Other hotels in the area: Comfort Inn, Best Western, and Days Inn.



We will *break bread together* and have our long-awaited annual retiree breakfast with special recognitions and gifts.

Your breakfast is reserved for you on **Friday, April 8 at 8 a.m.** This would be the time to "party hearty" and "catch-up" with one another!

Comfort Inn & Suites (3.7 mi.) 3189 PA 940, Mt. Pocono, PA 18344 (570-972-2130)

Best Western Plus (8.3 mi) 2647 PA 715, Tannersvilled, PA 18372 (570-629-4100)

Days Inn by Wyndham Tannersville (8.7 mi)
126 Hill Motor Lodge Rd., Tannersville, PA 18372 (570-664-0919)

Conference

CONVENTIONS

The Retired Member Coordinator is requesting YOUR HELP in serving on an "expert's panel" for the "how-to-retire" session. The goal would be for retired members to share their own stories, stratagems, and "secrets to success" for making that big leap to post-employment. Who better to advise our veteran colleagues still on the front line?

Also, can you assist PMEA in presiding over a session or two? **Deadline is March 23.** The job entails welcoming everyone, introducing the speaker, distributing handouts (if any), and closing the workshop. To sign-up, click on this link: https://zfrmz.com/9vOn1a8UnDSEcvaxLujU. Of course, you would do this in-between enjoying the All-State ensemble rehearsals, guest performances, corporate exhibits, other sessions, and the water rides. **Yes, they have a LAZY RIVER!**



































HELP! LOOKING FOR RETIREE PANEL MEMBERS

Retirement Session at the Conference

https://www.pmea.net/pmea-annual-in-service-conference/

Retirement 101 – The Who-What-When-Where-Why-How of Retiree Stories & Strategies workshop will be presented on Friday, April 8 at 11:30 a.m. Active and retired members alike are invited to this brainstorming session.

DESCRIPTION OF THE SOON-TO-RETIRE WORKSHOP

Retired members (volunteers needed!) and experts on gerontology share their experiences – insights, stories, and strategies – for a happy, healthy, and life-fulfilling retirement.

GOALS/OBJECTIVES

Attendees will review, self-assess, and demonstrate knowledge and understanding of the following personal goals

development, life-planning, emotional growth and stability, and positive habits of individual health and wellness:



- 2. Post-employment transitional issues
- 3. Strategies for retirement planning
- 4. Activities to achieve a work/life balance, purpose, community, and structure in retirement
- 5. Additional research and resources towards self-realization and preparation for joy, vitality, and meaning throughout the "Next Phase" of life.

TARGETED AUDIENCE

Often emphasized in the retired member coordinator's articles on preparing for post-employment in *PMEA* News, this session is especially geared to people who are contemplating making a full retirement over the next several years. There is no "secret formula" for happiness and being ready for becoming a "senior citizen." It is unique and personalized to the individual. However, there are common pratfalls and a few "bumps" along the way that current retired members may be able to help forewarn their still-working colleagues.



PLANS FOR PARTICIPANT INVOLVEMENT

This session is a hybrid of all four types of presentation styles: lecture, demonstration, panel, and participatory. Research, resources, and practical advice on retirement preparation and transitioning this life passage will be shared by the speaker (now in his ninth year of retirement) along with retired members in the audience. The slide "chapters" ("who," "what," "when," "where," "why," and "how") are arranged in random-access so the attendees can freely direct the order of the topics for discussion. Significant time for Q & A and dialogue on retiree stories and strategies will be scheduled.

WANTED – Retirement Anecdotes and Tips!

Our PMEA Retired Member panel should sit in and offer their wisdom. Consider answering questions like these:

- 1. Have you found happiness and success in retirement?
- 2. What "new" hobbies, volunteer projects, trips, family connections, and encore careers have you been exploring?
- 3. What did you do to reinvent yourself and how did you satisfy those "big three" goals of post-full-time employment: finding purpose, structure, and community?
- 4. How did you personally "navigate" the early phases of retirement? imagination, anticipation, liberation, etc.
- 5. What were some of the transitional "ups and downs" you experienced and how did you cope with them?
- 6. What are you still doing in music and education?



"The Fine Print" (Do You Have Your Glasses?) of Annual Conference Sessions

The full schedule is available at https://www.pmea.net/pmea-annual-in-service-conference/conferenceschedule/

Adjudication/Curriculum Development/Assessment

- 4 steps in creating a quality choral program William Naydan, Arcadia University
- Cloud-Based Assessment on Any Device Robin Hodson, MusicFirst
- Theory, History & Composition for ALL Students John Mlynczak, Hal Leonard
- Where Are My Lady Composers? Robin Giebelhausen, University of Maryland

Career Development

- Codes, Case Studies, and Conundrums The Challenges of Ethical Decision-Making in Education Paul Fox, PMEA Council Teacher Training, Recruitment, and Retention & Thomas Bailey, attorney-at-law & retired teacher
- The Next Generation of Music Educators is in Your Classroom Now: Encouraging Careers in Music Education in K-12 - Jonathan Helmick & Kathleen Melago, Slippery Rock University

Choral

- ACDA Choral Repertoire Reading Session
- Dalcroze and Kodály: The Intersection of Singing and Movement David Frego, The Pennsylvania State
- Emoting Together! Connecting with, Internalizing and Communicating Ideas and Emotions in Music Andrew Withington, Westminster College
- Ready, Sing, Respond: Reimaging Choral Rehearsal Strategies Christopher Kiver, Penn State University
- Recalculating... Adjusting Our Rehearsal Coordinates After COVID Gary Seighman, Trinity University
- Repertoire for the Developing Choir The Passion of Text, Melody and Harmony Greg Gilpin, Shawnee Press/Hal Leonard Corp.
- Unpacking the score: Empowering student learners, embedding musicianship in the choral rehearsal Kyle Weary, South Middleton School District

Classroom Music

- Creating Meaningful Movement Opportunities Lesley Dennis, QuaverEd
- Escape from the Norm: Designing and Using Digital Escape Activities in the Music Classroom Nichole Witman, Elizabethtown SD
- First Steps in Music: Movement Development Leslie Weaver, Feierabend Association for Music Education
- First Steps in Music: Vocal Development Leslie Weaver, Feierabend Association for Music Education
- Imagine! Becky Burdett, PAOSA, Lackwanna Trail SD & Karin Puffer, Lackawanna Trail SD
- Redefining General Music for the 21st Century Panel Discussion led by Cassandra Eisenreich, Slippery Rock University Time for Music Play 2! Dynamic Social-Music Engagement for PK-5th Grade Learners Alison Reynolds, Temple University
- On the Efficacy of Folk Song in the Elementary General Music Classroom Jacqueline Kelly-McHale, DePaul University
- The Power of Positive Musical Identity: Cracking the Musical Identity Code with Adolescents Elizabeth Parker, Temple University
- Window and Mirrors: SEL-focused Children's Literature in the Elementary Music Setting Kay Piña & Sarah Watts, Penn State University
- You've Got It Covered: Performing Popular Music in the Elementary General Music Classroom Adrienne Rodriguez, Susquehanna University

Collegiate

- Can You Hear Me Now: Strategies for Music Students with Hearing Loss and Auditory Processing Disorder Cara Clark, Stacy Paparone & Jeff Tedford, Grove City
- THE INTERVIEW CLINIC: Practicing and Playacting to Improve Your Performance at Employment Screenings Paul Fox, PMEA Council for Teacher Training, Recruitment, and Retention
- There is Life After College! Navigating interviews, accepting your first "big kid" job and thriving in your first year of teaching Kathleen Amabile, Elk Lake SD

Exceptional Learners

- Assistive Technology in the Elementary Classroom Rachel Grimsby, Illinois State University & Leslie Weaver, Hamburg Area SD
- Inclusion/Exclusion in the Instrumental Ensemble Sara Jones, DePaul University
- Music for Exceptional Learners: Including Everyone in the Music Classroom Angela Guerriero, West Chester University/Tempo! Music Therapy Jodi Jianniney, Garnet Valley SD & Andrew Vensel, Middletown Area SD

Modern Band

- Exploring the Modern Band Method Bryan Powell, Little Kids Rock
- Modern Band in the classroom: Performing, creating and assessment Dan Brenner, Sharon Davis, Kayla Kurtz & Dean Packard-Howey, Lebanon Valley College
- Next Steps with Ukulele in a Post-Pandemic World Bryan Powell, Little Kids Rock

- . Finding My Voice: Vocal Health in the Classroom, A Teacher's Experiences Alison Lagan, Hatboro-Horsham High School
- Retirement 101 The Who, What, When, Where, Why, and How of Preparing for Post-Employment Paul Fox, PMEA Council for Teacher Training, Recruitment, and Retention

- The ABC's of Great Middle School Band Music Jason Worzbyt, Indiana University of Pennsylvania
- Bow Distribution: The Key to Rhythmic Accuracy in the String Orchestra Caitlin Shroyer, West Essex Regional School District
- The Composer's Perspective: Helpful Insight for Interpretation and Rehearsal Panel Discussion led by Scott Watson, Parkland School District
- Creating Habits of Success in the Young Band Scott Rush, GIA Publications, Inc. Drumset Techniques for All Ensembles Nathan Buonviri, Temple University

- First Aid for the Instrumental Rehearsal Jordan Smith, Susquehanna University
 Marking for Mastery: How to Study Your Scores Efficiently Jordan Smith, Susquehanna University
- Motivation and the Large Ensemble Classroom: Metacognition Driven Rehearsals and Lessons Jessica Vaughan-Marra, Seton Hill University
- Only Band Director in Your District? No Problem! How to build thriving music programs in small rural schools! Kathleen Amabile, Elk Lake School District
- What Do I Do with Those Drummers? Robin Linaberry
- Women in a Bands World Julia Hartnett & Jerianne Larson, Yough SD

Diversity/Equity/Inclusion/Leadership/Mentoring

- Equity, Inclusion, and Belonging for LGBTQIA+ Music Students and Teachers Panel Discussion led by Brent Talbot, Gettysburg College
- Mirror, Mirror on the Wall, Am I Providing Opportunities Reflecting All? Lori Schwartz Reichl, Making Key Changes

- Let's Tok: The Benefits of Social Media in Education Cyndi Mancini & Jennifer Slaght, Montour School District
- Music Education 2.0 Blended and Hybrid Learning Techniques Using Technology to Enhance Secondary Music Programs Thomas West, Pennsylvania Leadership
- Variations on a Video Theme-Creating Videos with Web-Based Apps Susan Basalik, Methacton School District



CONCERT TIME - Guest Performances at the 2022 PMEA Conference

Besides the PMEA All-State Band, Chorus, Jazz Band, Orchestra, Vocal Jazz, and Wind Ensemble...

28th Division Brass Quintet - Andrew Lynn, director

The Allentown Band - Ronald Demkee, director

Canon-McMillan Pan 7 Percussion Ensemble - Eric Schrader, director

Central Bucks East HS Select Choir - Chris Villante, director

Central Bucks HS East Wind Ensemble - Jason Morehouse, director

Criterions Jazz Ensemble - Jonathan Ragonese, director

Downingtown East Masterworks Choir - Adam Speakman, director

Indiana University of Pennsylvania Symphony Orchestra - Alexandra Dee, director

Keystone Chamber Winds - Jason Worzbyt, director

Lancaster Bible College Chamber Singers - Robert Bigley, director

Lebanon Valley College Concert Choir - Kyle Zeuch, director

Lower Dauphin HS Chamber Singers - Elizabeth Colpo, director

Loyalsock Township Middle School 7/8th Grade Concert Band – David Tini, director

Mansfield University Concert Choir – Peggy Dettwiler, director

Messiah University Percussion Ensemble - Erik Forst, director

Montgomery County Concert Band - Charles Neidhardt, director

Nazareth Area HS Nightingales - Kelly Rocchi, director

North Hills High School Wind Ensemble - Len Lavelle, director

North Penn High School Navy Jazz Band - David DiValentino, director

Penn State Cello Choir - Robert Gardner, director

Pennfield Middle School Jazz Band - David Orehowsky, director

Pennsylvania Chamber Winds - John Johnston, director

Shenango High School Treble Chamber Singers - Samantha Leali, director

Slippery Rock University Clarinet Choir - Amanda Morrison, director

State College Area HS Master Singers - Erik Clayton, director

Susquehanna University Wind Ensemble - Eric Hinton, director

West Chester Area SD Senior Strings, Katrina Kelly, director

West Chester University Wind Ensemble - Andrew Yozviak, director

Williamsport Area High School Sinfonietta – Matthew Radspinner, director

RECAP – Retirement Resources

by Paul K. Fox - https://paulfox.blog/2022/02/28/recap-retirement-resources/

To assemble the materials for my PMEA session on transitioning to postemployment, I wrote a blog post summarizing the "Top Ten Treasures for Retirement Preparation." It's there and ready for all of you to peruse. (After the PMEA conference, I will probably post something new... perhaps the thrills of taking a 250-mile trip from Western PA to the Poconos and back!)

A TREASURE CHEST OF TIPS FOR LIVING THE DREAM

Are you retiring soon? Thinking about "Crossing the Rubicon" and "taking the plunge" into your "second beginnings" or "next chapter" of senior life?



No matter how busy you are now, now's the time to "take five" from your work or personal to-do's and review the following recommendations from past blog posts. Consider this a personal toolbox for the retired and soon-to-retire professional... and yes, HOMEWORK will be assigned! (How do you get to Carnegie Hall? Practice, practice, practice. How do you get ready for retirement? Read, read!)

A good starting point would be to pick-up "The Myths of Retirement" (https://paulfox.blog/2018/07/28/the-myths-of-retirement/) and "Three Exit Lanes to Self-Help Retirement Guides" (https://paulfox.blog/2016/06/27/3-exit-lanes-to-self-help-retirement-guides/), or if you prefer to tackle everything at once, check out the omnibus "monster" resource guide updated from time to time and posted on the PMEA retired members' website and here: https://paulfox.blog/for-retirees/.

Now the **top-ten lists** – a well-balanced collection of online essays. We'll start with the first five. (Next issue we'll address #6-10.) The more you study these, the better you will be able to embrace a happy and healthy transition to retirement.





1. PLAN AHEAD FOR RETIREMENT - IT'S NOT ONLY ABOUT THE MONEY

Read the entire article here: https://paulfox.blog/2017/08/03/new-dreams-and-horizons/

It is agreed that a period of adjustment will occur during the first years of "interning" as a retiree, especially critical during the "pre-retirement" stage (believe-it-or-not, as many as six to ten years prior to "taking the big leap" to FREEDOM!). The solution to a smooth transition is to be prepared: communicate your intentions with your family members and reflect on the vast considerations of the "who, what, when, where, how, and why" of retirement. This prep to your "golden years" is the time for a little self-assessment and self-reinvention in finding new purpose, meaning, and fulfillment in your life.

2. IDENTIFY AND TAKE STEPS TO ALLEVIATE THE STRESS OF LEAVING YOUR JOB – "THE GOOD, THE BAD, AND THE UGLY!"

Read the entire article here: https://paulfox.blog/2018/11/04/retiring-against-your-will/

The phases of retirement are discussed in greater depth here, as well as different departure scenarios and the usual post-employment "cycles of emotions." This piece is particularly good if you have ever felt pushed into early retirement or experienced being unappreciated, disrespected, uninspired, unsupported, or "burned out" in your career.

3. ARE YOU REALLY READY? "SIGNS THAT IT IS TIME TO RETIRE..." OR "SIGNS IT IS NOT OKAY!"

Read the entire article here: https://paulfox.blog/2017/09/30/t-minus-three-years-and-counting/

This "countdown to retirement" article poses the essential question "Are you psychologically (or emotionally) prepared to retire?" and offers a "road map" of seven easy steps towards closure for prospective music teacher retirees.

For more insight, you should also peruse this: https://paulfox.blog/2019/03/27/when-should-you-retire/

4. DETERMINE YOUR RETIREMENT DESTINATION – "DO YOU KNOW WHERE YOU'RE GOING TO?"

Read the entire article here: https://paulfox.bloq/2018/10/02/where-should-you-retire/

This early blog post proposed several factors to consider for the choice of where you want to live in retirement... both geography and floor plans. Another good source to read on this topic is the book that was published two years later by the retirement guru and former PMEA session presenter Dave Hughes: *The Quest for Retirement Utopia – How to Find the Retirement Spot That's Right for You.* https://retirefabulously.com/the-quest-for-retirement-utopia/

5. MAINTAIN YOUR PROFESSIONAL ASSOCIATIONS – "ASK NOT WHAT PMEA CAN DO FOR YOU, BUT WHAT YOU CAN DO FOR PMEA!"

Read several articles here:

- https://paulfox.blog/2015/07/25/happy-trails-retirees-pmea-retired-members-rock-on/
- https://paulfox.blog/2016/12/15/pmea-in-retirement-whats-in-it-for-me/
- https://paulfox.blog/2017/11/17/how-retirement-has-changed-me-revisited/

A retired educator is a valuable resource. If you care about the profession, there are many ways you can continue to contribute your experience and wisdom, albeit less stressful and time-consuming moments, but still assist your colleagues who continue to "fight the good fight" in the field.



To be continued in the next installment of **Retired Member Network eNEWS**

Been There, Done That?

"Erich" - a PMEA choral director

On my first full day of Age 51, just before noon, what did I do?

- 1. Forgot the grocery list on the kitchen counter.
- 2. Left my wallet on the roof of my car to go back inside to get the list, decided to use the bathroom, forgot the list AND the wallet on the roof.

If you are wondering, a wallet can stay on your roof for approximately .5 miles. I was lucky to retrace in my car and find it on PA Route 19. That was not too embarrassing of a walk to the middle of the road (??!).

3. I left my ALDI cart quarter in my car and had to go back for it.

Age 51 has truly started out with a bang, or perhaps a thud... or maybe a concussion?

HEARD THROUGH THE "VINTAGE" GRAPEVINE

Montgomery Community Band Featured at PMEA Conference

Directed by Chuck Neidhardt, the Montgomery County Concert Band will perform on Friday, April 8 at 4 p.m. during the PMEA Annual Conference in the Poconos. This will be their third performance at PMEA. In addition, they have presented two performances at the National Convention of the Association of Concert Bands and are the proud recipient of the Sudler Silver Scroll award from the J. P. Sousa Foundation.

This year's program includes the following:

- King Sized March by Fred. L. Frank
- Street Tango by Astor Piazzola/Robert Longfield
- Cape Horn (solo for Horn and Band) by Otto Schwartz
- Dancing Kites by Chris Bernotas
- Goodnight Moon by Eric Whitacre
- Romanian Folk Dances by Bartok/Richards
- Symphony #1 Movement 5 (The Hobbit) by Johan de Meij



Meet the Montgomery County Band: https://montcoband.org/about-the-band/



Music Is Alive and Well in Hobbs, New Mexico

It's hard to tell that Mark Jelinek is retired! He conducted the Southwest Symphony in the youth concert "Video Games Meet John Williams" on February 7-8 in the Tydings Auditorium. Very interesting program:

- Hooray for Hollywood
- Superman Returns
- Theme from "Schindler's List"
- Suite from Video Games Live
- The Empire Strikes Back
- Raiders March
- World of Warcraft
- Harry Potter Symphonic Suite
- Bounty Hunter from "Advent Rising Suite"





Welcome to Our Newest Additions to the PMEA Retiree Resource Registry (R³)

Joel Guldin and Virginia Herrmann https://www.pmea.net/retired-members/







QUARTERLY BOOK REVIEW: Retirement by Design

A Guided Workbook for Creating a Happy and Purposeful Future
Author Ida O. Abbott: https://idaabbott.com/books/retirement-by-design/ Review by Paul K. Fox

Some say that there are basically three ways to learn something new by reading about it. One is the **tutorial** format, a.k.a. a source of "programmed learning." Another approach in the comprehensive **reference manual** or user guide. Finally, others seek out a **narrative story**, perhaps a fictious account that features characters exploring and revealing insights on the topic you are studying.

This retirement publication combines the tutorial approach with a hands-on, reflective, interactive, "write down the exercises" tool to discover your pathway for self-realization. **Get out your pencil – you'll need it!**

If you are even considering leaving your job over the next couple years, I recommend purchasing this workbook sporting "a businesslike approach" to making decisions like the following:

- 1. Considering a new place to settle down
- 2. Working through financial planning
- 3. Unwinding from your job



"There is no one right time or right way to retire, but one thing certain: Retirement is a major life change, and without preparation, it can be highly unsettling. You know you should be planning for as much financial security as possible. But it's just as important to plan what you will do with your time for the rest of your life. You may have 20, 30, or more years ahead of you. You've spent decades building and enjoying your career. Leaving your job without something to look forward to can be jolting. But when you view the future is filled with promises of possibilities, and you have designed it on your own terms, the prospect of retirement can be exciting and revitalizing."

She sketches out these common **retirement patterns** (which of these will work for you?):

- Ease in (relax!)
- Stay involved (same field)
- Start an encore career (something new)
- Seek new adventures (unrealized dream or recently discovered passion?)
- Study (new learning)
- Search (exploring and experimenting)

Retirement by Design will help you apply the **five principles of design thinking** to revolutionize your retirement-planning process (from the back cover):

- **Empathy:** get inside the shoes of your future self. What will be important to that version of you?
- **Define:** home in on what is and will be most critical for you to focus on. Are you passionate about volunteering? Or do you want to be closer to family?
- **Ideate:** draw, scribble, brainstorm, and throw around as many different retirement scenarios as you can come up with.
- **Prototype:** if retiring across the country in Arizona sounds perfect try it out first. Come up with opportunities to test out your scenarios with short trips and trial time off.
- **Test:** this is the fun part get back to the drawing board and try more retirement scenarios and future versions of yourself before sitting down to make those life-changing decisions

"Whether your retirement is 10 years away or around the corner, this innovative, self-coaching approach ensures you will create a future that is perfectly tailored to you."

