



Retirement 101

The “Who-What-When-Where-Why-How” of Retiree Stories & Strategies”

PMEA Annual Conference – April 11, 2025 at 3:30 p.m.

Paul K. Fox, PMEA State Retired Member Coordinator
Assisted by a Panel of PMEA Retired Members:
Rick Coulter, Jeffrey Dent, Sister Kathleen Douth, Dan Klingbeil,
Chuck Neidhardt, Louise Victor, and Richard Victor
<https://www.pmea.net/retired-members/> <https://paulfox.blog/for-retirees/>

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Targets

Audience	Goals - Review...
<ul style="list-style-type: none">• Retired• Retiring• Soon-to-retire• Music teachers and other professionals who want to achieve purpose, satisfaction, and peace-of-mind throughout their post-employment years.	<ul style="list-style-type: none">• 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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Retiree Discussion Questions

Feedback from the PMEA Retired Member Guest Panel

1. How 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 navigate those 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?

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The Myths of Retirement



- 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.
- It's a very public decision. Once you announce your intentions, there's no looking back! It's just time to “party hearty” with your colleagues.
- Once you retire, you won't need PMEA or NAFME.

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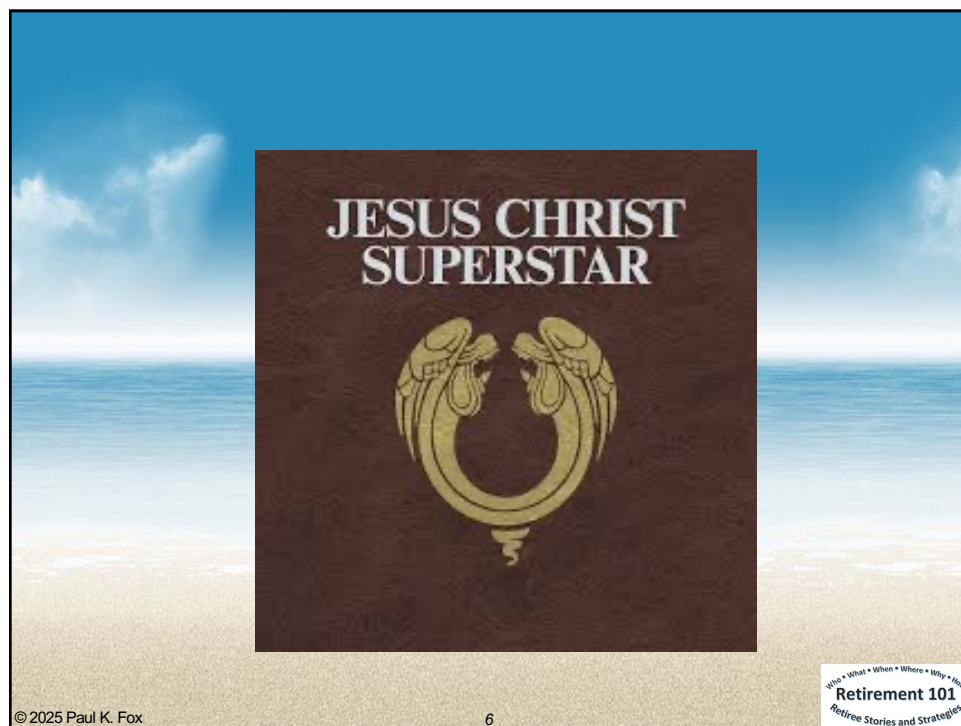
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Let the journey begin...

- What
- Why
- When
- Who
- Where
- How



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Definitions of Retirement

Old

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

– Webster and other online dictionaries

“It’s time to retire the term retirement...”

New

- “The ‘new retirement’ is **not an ending**, it’s a **new beginning**, the start of a **new life** journey of vastly expanded proportion.”

Jill Greenbaum, Ed.D., founder of icoachdesign

- “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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A “Retiring” Ben Franklin...

“Having worked as a successful shopkeeper with a keen eye for investments, Franklin had earned his leisure, but rather than cultivate the fine arts of indolence, retirement, he said, was ‘**time for doing something useful.**’ Hence, the many activities of his retirement were: **scientist, statesman, and sage**, as well as one-man civic society for the city of Philadelphia. His post-employment accomplishments earned him the sobriquet of ‘The First American’ in his own lifetime, and yet, for succeeding generations, the endeavor that was considered his most ‘useful’ was the working life he left behind when he embarked on a life of leisure....”



What

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<https://www.theatlantic.com/business/archive/2015/09/how-america-lost-track-of-benjamin-franklins-definition-of-success/400808/>

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Stages of retirement

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)



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<https://www.usatoday.com/story/money/personalfinance/2014/10/12/five-stages-of-retirement/16975707>

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Retiree Types

“The Good,” “The Very Good,” and “The Ugly!”

- **Good:** 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.
- **Very Good:** 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.
- **Ugly:** People who know they are retired, are happy to leave the profession, and want nothing to do with any part of music education, PMEA or NAFME.

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Encore Careers

“The Good” (full-time) or “The Very Good...” (part-time)
(besides babysitting and volunteer work...)

1. **Higher Education** (music education methods, supervision of students teachers, etc.)
2. **Music Industry** (instrumental rental, repairs, merchandizing, etc.)
3. **Travel** (tour leader, festival organizer, etc.)

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“Many people want to continue to work. In fact, 72% of pre-retirees, age 50 and older, say they want to keep working after they retire, according to a recent survey sponsored by Merrill Lynch in partnership with Age Wave. Almost half (47%) of current retirees either are working, have worked, or plan to work in retirement, the survey found.”

Ken Dychtwald

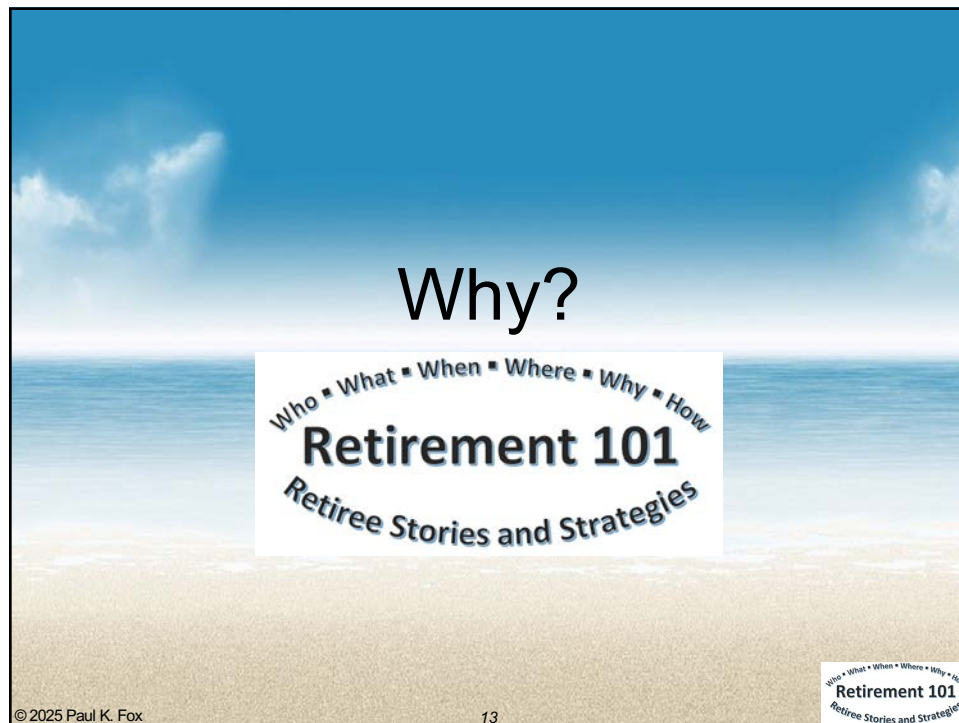
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Why Now?



We've crossed deeper rivers
We've climbed higher mountains
We've faced harder times, and worked it out
Now that things are better, you tell me your leaving
I'm just trying to understand somehow
Why now?

I could understand you leaving years ago
But the hard times seem to only bring us close
Did you have to come this far, to just walk out
Why now?

"Why Now" by Neil McCoy, American country music singer

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Reasons to retire

1. Boredom or lack of stimulation in current job
2. Changing job status or responsibilities
3. Health problems (yours or other members of your family)
4. Spouse retiring
5. You or family members relocating
6. Needs for caregiving (grandchildren, parents, or elderly family members)
7. Taking of advantage of travel opportunities
8. Accepting new position or starting encore career (higher education, music industry, or other field)

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“Retirement is not for **me**. It’s for the people I can serve. It’s for the friends and family I can help and the younger generations I can teach. Now is the time for me to pass along what has so generously been given to me.”

BJ Gallagher

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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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Job departures

<p>Voluntary</p> <ul style="list-style-type: none"> • Elective resignation • Early or full retirement • Sabbatical/leave of absence • Vacation 	<p>Involuntary</p> <ul style="list-style-type: none"> • Forced retirement • Furlough/layoff • Suspension/termination • Re-assignment/displacement • Downsizing of position or program • Elimination of position or program
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Involuntary transfers or cuts

Unhappy Pathways... Scenarios of “Downsized and Out!”

- Music and/or staff are eliminated from the curriculum or building in which you teach.
- You feel unappreciated, unsupported, devalued, or ignored as a professional.
- You conclude you must retire early to avoid losing existing contractual benefits.
- The new head coach of the sport in which you have assisted for many years fires you to bring in his “cronies.”
- While voluntarily retiring from the full-time “day” job, you hope to continue serving in the capacity as assistant director (marching band, musical, etc.) in an after-school position, but you are not considered for the re-assignment nor invited to return... In spite of your longtime service, you are told **“your services are no longer required.”**

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Stages of grief and loss

Coping with being “kicked to the curb”

1. **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)
5. **Acceptance** (emotional resolution, healing)

Same stages as the breakup of a marriage or sudden loss of a loved one!

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<https://www.webmd.com/balance/grieving-and-stages-of-grief>

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If you 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.

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.

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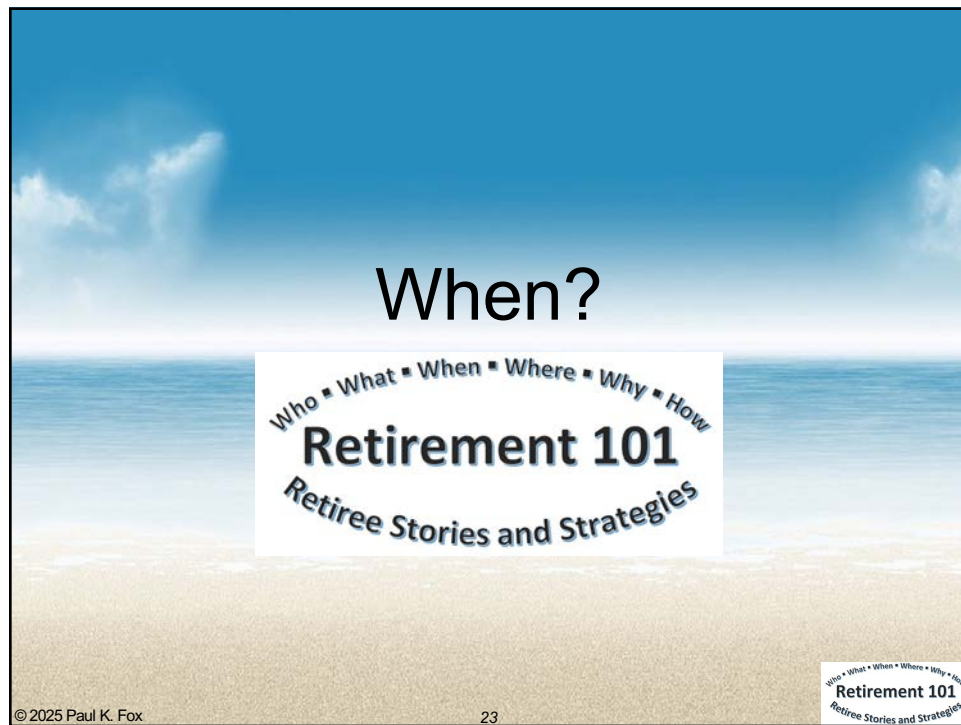
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<https://mindyourmind.ca/illnesses/post-traumatic-stress-disorder-ptsd>

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Should I or shouldn't I?

7 signs it is time

1. Your bank account
2. Your bucket list
3. Your health
4. The markets
5. Health care benefits
6. Social Security benefits
7. **Your spouse**

<http://www.plannersearch.org/financial-planning/7-signs-its-time-to-retire>
<https://www.investopedia.com/articles/personal-finance/021716/10-signs-you-are-not-ok-retire.asp>

10 signs it is not time

1. Struggling to pay bills
2. You have lots of debt
3. Have major expenses
4. Don't know your SS benefits?
5. Need monthly financial plan
6. Need long term financial plan
7. What about the effects of inflation?
8. Need to rebalance portfolio
9. **Retirement worries you**
10. **You love your job**

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“Money” and “age” stats

- One out of four 65-year-olds today will live past age 90, while one in ten will live past age 95.
- 60% of older Americans fear outliving their savings.
- Nearly 50% of retired households spend more money, not less, in retirement.
- More than 1/3 of Americans expect to work in retirement.
- The average retired healthy couple will spend \$337,000 on healthcare.
- Seniors are the fastest-growing group of bankruptcy filers in the country!
- Almost 60% of retirees don't budget for leisure activities when planning for retirement.

CHANGE IN POPULATION U.S. 2010-2030

Age Group	Change in Population (%)
0-14	-2%
15-24	-1%
25-34	10%
35-44	14%
45-54	1%
55-64	1%
65+	81%

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<https://agewave.com/> and Tom Mathews, Founder and CEO WealthWave

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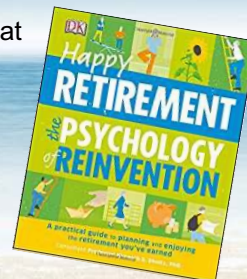
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Are you psyched for it?

Are you psychologically prepared to retire?

1. How important is your job when it comes to getting a sense of life satisfaction?
2. How many non-work activities do you have that give you a sense of purpose?
3. How do you imagine your life to be once you stop working?
4. How do you think retirement will affect your relationship with family and friends?
5. How much energy for work do you have these days?



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Happy Retirement: The Psychology of Reinvention
by Kenneth S. Shultz (DK Publishing, 2015)

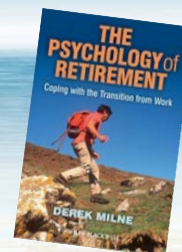
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Modeling good mental health

- Being able to use your talents and energy productively
- Enjoying challenges and gaining pleasure from accomplishing tasks
- Being capable of sustaining a meaningful love relationship
- Finding meaning in belonging and contributing to your community
- Being responsive, sensitive, and empathic to other people's needs and feelings
- Appreciating and responding to humor
- Coming to terms with painful experiences from the past
- Being comfortable and at ease in social situations;
- Being energetic and outgoing
- Being conscientious and responsible.



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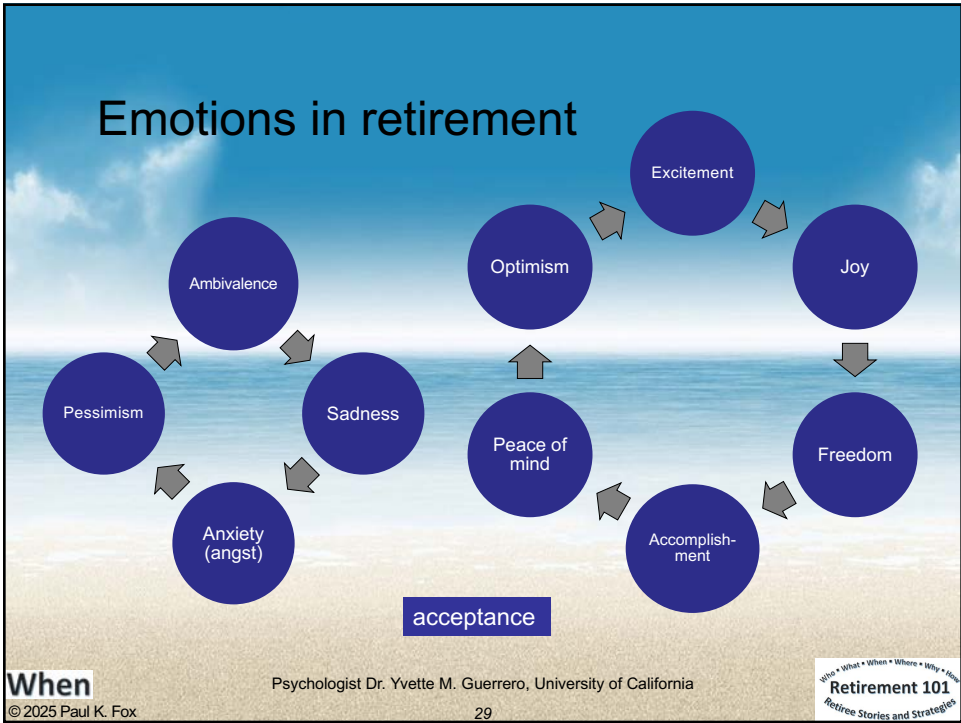
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The Psychology of Retirement: Coping with the Transition from Work by Derek Milne (2013)

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Normal “speed bumps”

Inferiority complex: Loss of professional identity and feelings of negative self-worth defined by the old job

- Return of your ID badge and keys
- Removal of your web presence, teacher pages, and school e-mail access
- Fewer opportunities for professional interactions and collegial community

Related “inner voice” questions:

- “No one remembers who I am”
- “Will I be forgotten after I leave? Did I make a difference?”
- “Stripped of my work, job title, and paycheck, who am I?”
- “When all of these are gone, what is left?”



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

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Normal “speed bumps”

Delusions of grandeur:


- “I’ll help in the hiring/training of my replacement.”
- “That’s not how it is done...”

No, your help is not needed nor wanted.
Learn how to say goodbye and stay away.

Denial:

- “I’m not retired!”

You are retired if PSERS and your mommy say so!



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

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Normal “speed bumps”


“It’s not your sandbox” after you retire:

- Becoming an “efficiency expert” for other jobs/programs/projects.
- Being unwilling to surrender yourself from always being “an agent of change.”

No, you need not manage other people’s “sandboxes!”

As a retiree, you level of frustration may increase if you think you need to continue the core values of “moral professionalism” and assess, “monitor and adjust,” and seek new practices or approaches to solve problems.

Get over it! Your opinion may not be wanted or needed!



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<https://paulfox.blog/2017/12/20/retiree-concepts/>

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The “big decision” and privacy

1. “How or when” you announce your departure is only partially up to you.
2. You are compelled to notify administration (“the cat is out of the bag”)
3. You may desire to fade away from the landscape, and go without fanfare or festivities.
4. Your colleagues will want to celebrate your many years of meritorious service
5. “Let the parties begin” – I had one in each building and the last day of school.
6. Tell your students as soon as you can (don’t let them hear it from via the “rumor mill!”)
7. No matter how you perceive your popularity with the kids: 30% of them will be upset at your leaving, 30% of them will be happy or at least interested in someone new taking over your position, and 40% will be ambivalent.

<https://paulfox.blog/2018/01/28/retirement-its-a-private-matter/>

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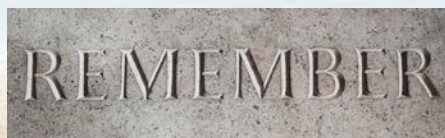
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Archiving your “first career”

1. Define your legacy “for posterity.”
2. Reflect on and frame your career in music education.
3. For what do you want to be remembered? What was most important to you?
4. Now, what’s next in your future... new definitions, new directions?



<https://paulfox.blog/2018/01/28/retirement-its-a-private-matter/>

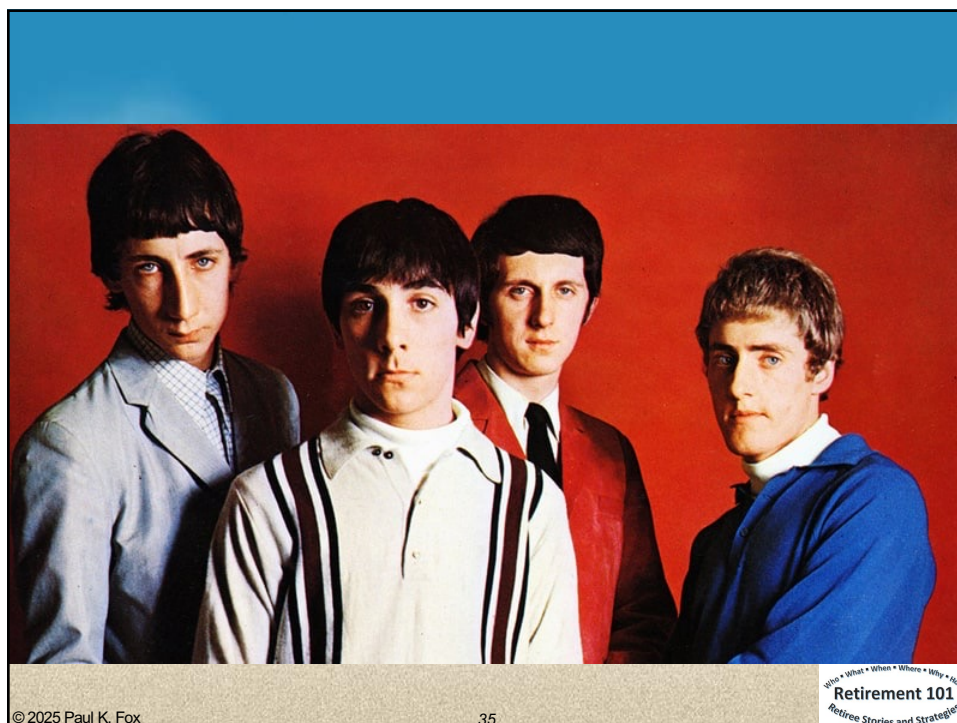
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Happy pathways...

- **Continuers** stay connected with past skills and activities, but modify them to fit retirement, such as through volunteering or part-time work in their former field.
- **Adventurers** start new activities or learn new skills not related to their past work, such as learning to play the piano (?) or taking on an entirely new job.
- **Searchers** learn by trial and error as they look for a niche; they have yet to find their identity in retirement.
- **Easy gliders** enjoy unscheduled time and like their daily schedule “to go with the flow.”
- **Involved spectators** maintain an interest in their previous field of work but assume different roles, such as a lobbyist who becomes a news junkie.
- **Retreaters** become depressed, retreat from life, and give up on finding a new path – the only negative direction in these classifications.

Dr. Nancy K. Schlossberg, counseling psychologist

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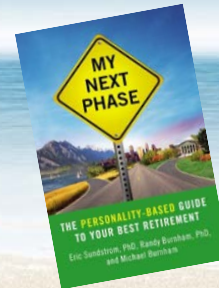
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What is your retirement style?

Personality traits most critical to your success in retirement

- **Social needs** (outgoing vs. contemplative)
- **Tolerance for stress** (responsive vs. resilient)
- **Activity style** (independent vs. interdependent)
- **Information style** (practical vs. visionary)
- **Outlook** (optimistic vs. cautious)
- **Decision style** (analytical vs. empathetic)
- **Planning style** (structured vs. flexible).



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Eric Sundstrom, Randy Burnham, and Michael Burnham in *My Next Phase: The Personality-Based Guide to Your Best Retirement*

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Self-Reinvention, Profiling, and Communication

Are you and your spouse on the same page?

Personal Self-Assessments

- *Shifting Gears to Your Life & Work After Retirement* by Carolee Duckworth and Marie Langworthy
- Personality Types (Ross Reinhold)
- Myer/Briggs Profile
- HumanMetrics
- Similar Minds
- Career Zone Survey



The Enneagram

- *Honey I'm Home* and *The Retiring Mind* by Robert Delamontagne
- Definition of personality types and nine unique "E-types"



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Enneagram

“The Enneagram refers to the nine different types or styles, with each representing a worldview and archetype that resonates with the way people think, feel and act in relation to the world, others and themselves. It... offers insight into core personality traits, as it delves deeper into the core motivations, defense mechanisms and fears that often lie in the unconscious layers of our personality structure.”

– Integrative Enneagram Solutions

<https://www.integrative9.com/enneagram/>

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Enneagram

Your Top Three Types are 3, 2 and 1.

Read the descriptions of each type below to discover YOUR type!

Type 3: The Achiever

Type 2: The Helper

Type 1: The Reformer

Type 3: The Achiever

Achievers are energetic, optimistic, self-assured, and goal oriented.

How to Get Along with Me

Leave me alone when I am doing my work.
Give me honest, but not unduly critical or judgmental, feedback.
Help me keep my environment harmonious and peaceful.
Don't burden me with negative emotions.
Tell me you like being around me.
Tell me when you're proud of me or my accomplishments.

What I Like About Being a Three

Being optimistic, friendly, and upbeat.
Providing well for my family.
Being able to recover quickly from setbacks and to charge ahead to the next challenge.
Staying informed, knowing what's going on.
Being competent and able to get things to work efficiently.
Being able to motivate people.

What's Hard About Being a Three

Having to put up with inefficiency and incompetence.
The fear of not being -- or of not being seen as -- successful.
Comparing myself to people who do things better.
Struggling to hang on to my success.
Putting on facades in order to impress people.
Always being "on." It's exhausting.

<https://www.integrative9.com/enneagram/> <https://enneagramtest.net/>

PEACEMAKER 9

1 REFORMER

2 LOVER

3 ACHIEVER

4 CREATIVE INDIVIDUALIST

5 THINKER

6 SECURITY SEEKER

7 ADVENTURER

8 LEADER

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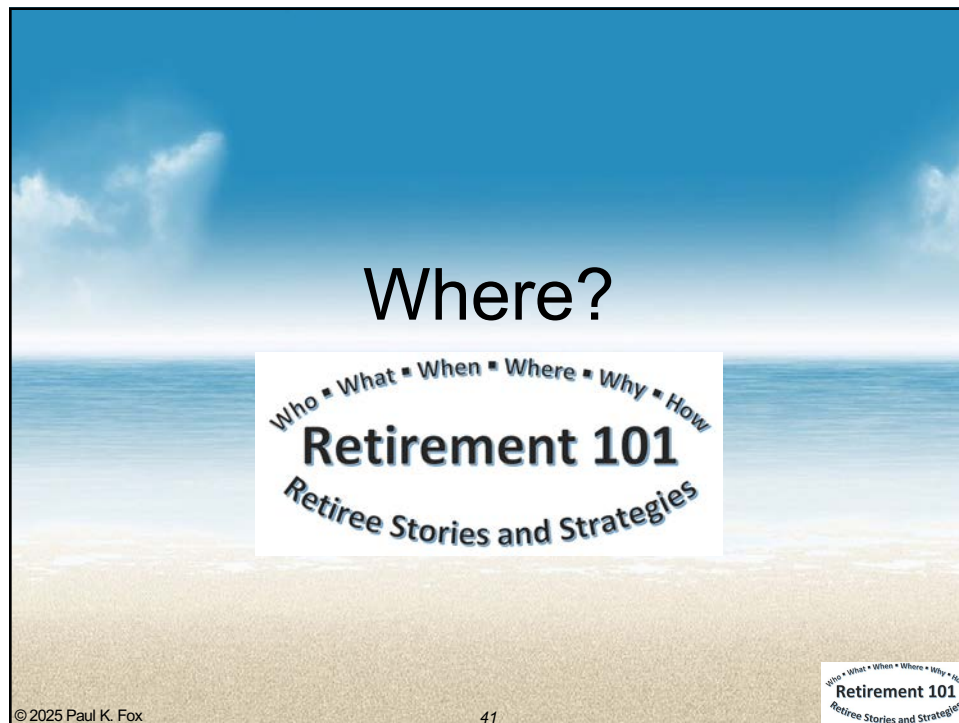
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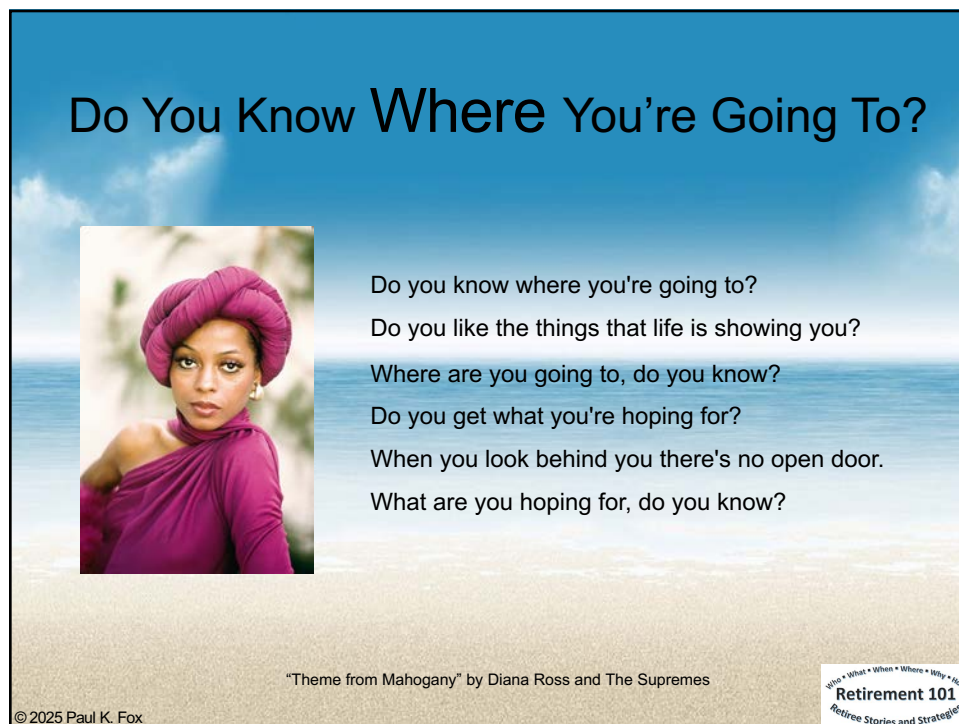
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“Location, location, location”

Factors to consider before choosing your retirement destination

- Preference: stay local or go elsewhere?
- Housing
- Taxes
- Mortgage?
- Your health and mobility
- Proximity to family, children/grandchildren?
- Human services, recreation, history/cultural attractions, shopping, transportation, etc.

<https://www.thebalance.com/where-should-i-retire-2894254>

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Research best places to retire

1. **Population, economy, attractions, and general info** (visit sites of the local Chamber of Commerce, Economic Development Agency, and visitor bureaus)
2. **Climate** (review interactive climate data tools from the National Climatic Data Center)
3. **Cost of Living** (see “cost of living comparison calculator” of the Council for Community and Economic Research)
4. **Crime Rates** (read the FBI’s annual “Crime in the United States: Uniform Crime Reports”)
5. **Health Care** (check out the *U.S. News & World Report* “Guide to the Best Hospitals” data base)

<https://www.thebalance.com/where-should-i-retire-2894254>

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Online quizzes

Discover Your Perfect Retirement Destination with Our Quiz


By [Kelly Boyer-Sagert](#) January 08, 2025 · 12 minute read

This content may include information about products, features, and/or services that SoFi does not provide and is intended to be educational in nature.



Where to live in retirement depends on several factors but is a uniquely personal choice. If you could use some help deciding where to spend that chapter of your life, read on. You can take a quiz to help you zero in on good options, and after that, you'll learn more about such topics as the factors that can help you decide where to retire, some common retirement destinations, and more.

<https://www.sofi.com/learn/content/where-should-i-retire/>



Where Should I Live In Retirement?

Work is over. The kids are raised. It's time to skip town. Where to go next? Take our fun personality quiz and find out.

START

<https://www.nextavenue.org/personality-quiz-live-retirement/>

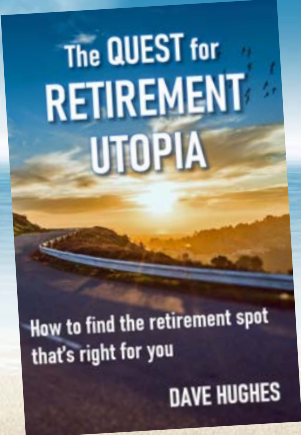
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Retirement UTOPIA



It's fun to dream about where you'll retire. Without a job tying you down, why not relocate to a place more to your liking?

Perhaps you want to live someplace warmer, closer to the water, with the pace of life is slower. Maybe you want to stretch your retirement dollars by living where the cost-of-living or taxes are lower. You might even be thinking of retiring in another country or spending your retirement in an RV or on a houseboat.

With so much to consider, choosing the place that's right for you can become overwhelming.

The Quest for Retirement Utopia will cover all the possibilities and help you cut through all the daunting and often conflicting information.

— Back cover

<https://www.pmea.net/wp-content/uploads/2020/02/Retired-Member-Network-eNEWS-030520.pdf>

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More resources for “the where”

- **How to Pick the Best Place to Retire** (*Kiplinger*)
<https://www.kiplinger.com/article/retirement/T037-C000-S004-how-to-pick-the-best-place-to-retire.html>
- **The Best Places to Retire in 2018** (*U.S. News & World Report*) <https://money.usnews.com/money/retirement/best-places-to-retire>
- **Where Should You Live in Retirement** (*Wall Street Journal*)
<https://www.wsj.com/articles/where-should-you-live-in-retirement-1510542841>
- **Where Should You Live After Retirement?** (*CBS*)
<https://www.cbsnews.com/news/where-should-you-live-after-retirement/>

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Montell Jordan and his hit 1995 single “This is How We Do It”

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Three Basic NEEDS

That work fulfills and are essential to retirement:

Finding...

1. Purpose
2. Structure
3. Community



Ernie J. Zelinski in *How to Retire Happy, Wild and Free*, 2016

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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
- 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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Mattering

Do I feel “needed” and know I “make a difference” to others?

“It has been suggested that one problem of retirement is that one no longer matters; others no longer depend on us...

The reward of retirement, involving a surcease from labor, can be the punishment of not mattering. Existence loses its point and savor when one no longer makes a difference.”

– Rosenberg and McCullough



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Revitalizing Retirement: Reshaping Your Identity, Relationships, and Purpose
by Nancy Schlossberg (APA 2019)

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Living a Purposeful Life

- Know your “Why.”
- 80/20 your life.
- Don’t let meaningful dates sneak up on you.
- Always know “What’s next.”
- Add more time.
- Control more of the time you have.
- Focus on the milestones.
- Consistently shake up your routine.
- Create some margin in your life.
- Given the choice between “more stuff” and “more experiences,” choose the latter.
- Schedule the “fun” stuff.
- Make a Bucket List.
- Curate your life.
- Dream big.
- DON’T WAIT!



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Joe Hearn: <http://intentionalretirement.com/2013/08/15-practical-ways-to-live-a-purposeful-life>

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Preparing for retirement

Prior to retiring, you should make a concerted effort to prepare for **"life 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



Start these
years
before you
retire!

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

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Before retirement



1. Sit down with your spouse if married & **plan 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 it positively.
6. Be sure your intentions are clearly stated in **writing** (wills, power of attorneys, living wills, etc.)

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TIPS Retirement for Music Educators, MENC 1989


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7 secrets for happy retirement

1. 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

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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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"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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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>

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Seeking balance

Four Essential Ingredients to a Balanced Life

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



Dave Hughes in *Design Your Dream Retirement*, 2015

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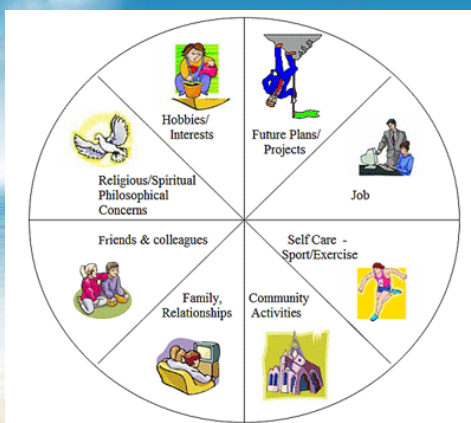
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Work/life balance



“The cure for boredom is curiosity. There is no cure for curiosity.”
– Ellen Parr

Ernie J. Zelinski in *How to Retire Happy, Wild and Free*, 2016

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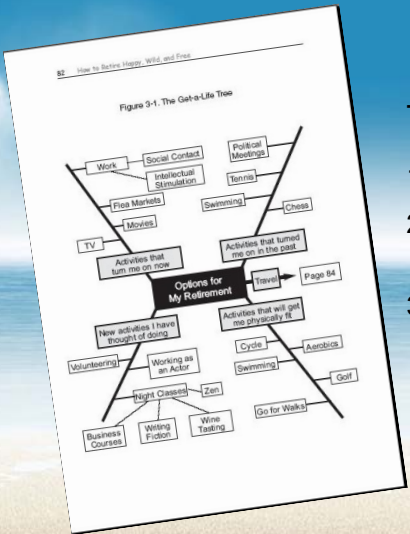
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“Get-a-Life” Tree

Things to pursue in retirement...

1. Activities that turn you on now
2. Activities that turned you on in the past (but you have stopped doing)
3. New activities you have thought of doing (but haven't done yet)



Ernie J. Zelinski in *How to Retire Happy, Wild and Free*, 2016

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Time

1. Synchronize your calendar(s) and appointments with your spouse.
2. Set aside at least 30-45 minutes a day for sustained physical activity.
3. Avoid watching more than two hours of TV per day.
4. Do something every day that will expand your mind, stimulate your intellect, or increase your curiosity quotient.
5. Hobbies that focus on personal self-expression or other creative pursuits are best enjoyed in the morning when you are fresh.
6. Beware of the “caregiver’s anchor” and other expectations on the use of your time.
7. Get enough sleep.

<https://paulfox.blog/2017/08/03/new-dreams-and-horizons/>

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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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Hobbies, pastimes, leisure

What you do with your free time is up to you!

orgami

CARE-GIVING

larping

spelunking

EXERCISE

kayaking

lapidary

noodling

TRAVEL

sculpting

geocaching

cosplay

PET CARE

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Revisiting your creative roots



Sing

- Community chorus
- Church choir
- Solo vocalist
- Folk, rock, jazz groups



Play an instrument

- Community band or orchestra
- Pit orchestra
- Solo or chamber music groups
- Folk, rock, jazz groups



Do theater

- Acting
- Dancing
- Scenery/make-up
- Stage tech



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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 **explore... play... sing... compose... record... conduct... create?**
- When will you finish your own “Mr. Holland’s Opus” and have it performed and recorded?
- When are you going to publish your next song, article, book, warm-ups, instrumental method, essays on pedagogy, musical, drumline feature or halftime show... or write your personal memoirs?
- When do you plan to join a community band, orchestra, chorus or theater group?

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

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“Swim like a shark”

Long-term pursuits that encourage **personal and professional growth:**

- Giving and/or receiving education/training.
- Volunteering roles: leadership, followership.
- Pursue different career paths for remuneration or gratis.



John D'Ascenzo, PMEA Retired Member Network eNEWS, February 7, 2019

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Sharing your musical skills

- Serve as **presiding chair** or member of the your PMEA 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 PMEA local and state **adjudication festivals**
- Help plan or **manage** a local PMEA festival or workshop

- Accompany, coach,** or **guest conduct** festivals or school/community groups
- 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 **PMEA** or NAFME
- And... drum roll please...

What in the world is R³ ?

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Retired Resource Registry



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Retired Resource Registry advisory areas

- Accompaniments
- Adjudications
- Arts Advocacy
- Assessments
- Auditions
- Band (EL/MS/HS/Collegiate)
- Booster Groups
- Chamber Music
- Chaperoning (local/All-State)
- Choral (EL/MS/HS/Collegiate)
- Choreography/Dance
- Coaching
- Community Ensembles
- Composing/Arranging
- Conference (Presider/Speaker)

- Core Arts Standards
- Curriculum Writing
- Dalcroze Eurhythmics
- Early Childhood
- Festival Preparation
- Fund-Raising
- General Music (EL/MS/HS)
- Guest Conducting
- Higher Education
- Hosting a Festival
- Instrument Repair
- Instrument Sales
- Jazz (EL/MS/HS/Collegiate)
- Kodaly
- Marching Band

- Mentoring
- Music Appreciation
- Music Theory
- Musicals (EL/MS/HS/Collegiate)
- Orff
- PCMEA and Teacher Training
- Professional Development
- Research
- Strings (EL/MS/HS/Collegiate)
- Technology
- Theatre Tech
- Traveling/Tours
- Voice
- World Drumming
- Writing for *PMEA News*

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Sign-up for R³ on the PMEA website

The image shows two screenshots of the PMEA website. The top screenshot displays the 'Members Only' section with a 'Join' button. The bottom screenshot shows the 'Retired Resource Registry Search Form' with a search bar and a list of advisory areas including Early Childhood, Music Theory, and Research.

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<https://www.pmea.net/wp-content/uploads/2023/09/How-To-R3.pdf>

61 Current R³ Members as of 3/16/25

- | | | |
|------------------------------|----------------------------------|--------------------------|
| • Cynthia Miller Aungst (10) | • Joel Guldin (10) | • Francis Nesta (3) |
| • Nancy Beitler (10) | • Virginia Herrmann (11) | • Sean O'Neill (11) |
| • Tina Bennett (3) | • Robert Hoch (7) | • Denise Pearson (2) |
| • Gerald Black (2) | • Kathleen Horein (7) | • Jeffrey Puhala (4) |
| • George Bradshaw (7) | • Priscilla Howard (7) | • Robert Reid (2) |
| • Leslie Burnick (11) | • Mark Jelinek (8) | • Joanne Rutkowski (4) |
| • Michael Buterbaugh (10) | • Todd Kendall (8) | • James V Scanga (5) |
| • Christopher Campbell (7) | • Adrienne Kelly (1) | • Jennifer Schoener (12) |
| • Francis Caravella (7) | • Daniel Kershetsky (10) | • David Sheaffer (7) |
| • Richard Coulter (8) | • Julianne Laird (3) | • Philip Simon (8) |
| • David Cree (4) | • Michael Langston (11) | • Bernard Stellar (8) |
| • Owen Deitz (7) | • Mary Catherine Leo (9) | • Kathleen Thumpston (2) |
| • Jeffrey Dent (8) | • Sister Lauretta Linsalata (12) | • Richard Victor (4) |
| • John Devorick (7) | • Mary Loyer (7) | • John Villella (12) |
| • Sister Kathleen Doult (12) | • Michael Martin (12) | • Ronald Wasser (8) |
| • Mary Jo Fadden (3) | • Bret Mascaro (11) | • George Weaver (12) |
| • Paul Fox (1) | • Richard Merrell (12) | • David Wenerd (7) |
| • William Galvin (1) | • Lorraine Milovac (1) | • David Withrow (5) |
| • Seth Gardner (12) | • Wendy Jo Nagy (6) | • Janet Yamron (12) |
| • R. Tad Greig (5) | • William Naydan (11) | |
| • Maryann Gross (11) | • Charles Neidhardt (11) | |

Number in parentheses = District

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Additional instructions...

1. **T-Minus 12 months or more:** Attend one or more PSERS pension “Foundations for Your Future” program and request a retirement estimate (form PSRS-151), after which you will need to schedule the all-important “Exit Counseling Session.”
2. Make an appointment with an **estate planner, elder attorney, and/or financial advisor** (probably all three). Bring a copy of your bank and investment statements, PSERS reports, social security, annuities, and insurance documents. You may need help in determining which PSERS “plan” to adopt. While you’re at it, **update your will** and other legal documents.
3. Update your NAFME/PMEA **online profile** to include a personal email address. If you need help, please call Kelly at 888-919-7632.
4. Read, read, read... start with the **PMEA Retired Members’ page**.

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

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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 passages to retirement...

Archived at <https://paulfox.blog/for-retirees/>

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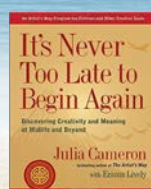
Sample Book Resources

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

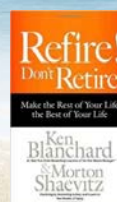
Tutorials

- *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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Books and more books...



https://docs.google.com/document/d/1Rz9ITHD0pXWeUBJjgqsrWit3O2fEw2G_dYTsTWimCE/

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PMEA model:
Engaging retirees

Retired Resource Registry R³

PA Lists of Community Bands,
Choirs, Orchestras, and
Amateur Theater Groups

Representation on
PMEA TTRR Council

Retired Member Breakfast,
PMEA Presiding Chairs, etc.
at Annual State Conference

Articles in *PMEA News* &
Retired Member eNEWS

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Additional resources



For-Retiree Website

- Online handout:

The Ultimate Resource Guide/Bibliography for Music Teacher Retirees

- Retired Member website:

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

- Blog-site:

<https://paulfox.blog/for-retirees/>

Retired Member Coordinator:

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- paulkfox.usc@gmail.com