

Redefining Retirement

How to be happy and healthy in the golden years | BY M. SHARON BAKER

WHEN SKIP LEI RETIRED FROM HIS JOB, he launched a new career as an entrepreneur. The 58-year-old Portland, Oregon, resident retired from Nike in 2013 after 31 years. In the ensuing months, instead of taking it easy, he's landed more than \$22,000 from a Kickstarter campaign for his patented wine aerator, the Tribella; he's in discussions with several manufacturers to make a better boogie board; and he's helping a Southern California businessman create a high-end golf shoe.

When Lei hung up his corporate shoes as Nike's director of footwear integration, he had no golden parachute and no official retirement plan. He did have a lot of patents collecting dust in his basement, but for years he'd been content knowing that his quirky ideas were patent-worthy. "I loved the Nike corporate culture," Lei says. "I was around inspiring, smart, creative people every day, and there was every reason never to go. I questioned whether

I should work for another 10 years, and knew I could work there forever. But I thought, 'If I ever want to do my own stuff, when should I do that? Should I wait until I'm 65 or 70?'" In the end, he decided to join the ranks of baby boomers (those born between 1946 and 1964) who are fully or partially retired, although many so-called retirees have chosen a life that's quite different from the way their parents spent their later years.

Lei says this next chapter in his life is just a beginning. Like many of the country's nearly 77 million baby boomers who are retired or looking ahead to retirement, he's redefining what retirement means, with an eye to making the most of his golden years.

"Retirement has changed," says Nancy K. Schlossberg, author of *Revitalizing Retirement: Reshaping Your Identity, Relationships, and Purpose*; and *Retire Smart, Retire Happy*. "It's entirely different than what my parents thought, and even what my cohort thinks."

Retirement is a complicated series of transitions that are interwoven, says Schlossberg, who is 85. "Retirement today means changing gears, moving on to new adventures, new paths and new involvement."

To make the most of their retirement years, boomers are traveling with a purpose, such as learning about other cultures and providing service to make a difference in the world; actively seeking recreation at home and away; moving closer to their kids to forge stronger family connec-



tions; joining new social groups; choosing lifestyle and housing options that provide mental, physical and social stimulation; continuing to learn; developing new skills; and even, like Lei, becoming entrepreneurs.

Experts recommend steps such as those below to ensure that “retirement” is one of the most fulfilling parts of your life.

Boost Your Psychological Portfolio

The key to a successful retirement and enjoying this stage of life is good planning, experts say. Financial planning is vital, of course, but Schlossberg says those preparing for retirement also need to take stock of their psychological portfolio.

“The psychological portfolio is reflected in your identity, relationships and purpose,” she says. “When I interview retirees, their biggest problem is figuring out their new identity.” Before retiring, people are identified by their careers, she says. “When you retire, you no longer carry a business card or title that defines who

In less than one century, life expectancy has increased by an average of 30 years in developed regions of the world. Quite suddenly, there are more people living longer in the world than ever before in human history. ... Improved longevity is, at once, among the most remarkable achievements in all of human history and one of our greatest challenges. These added years can be a gift or a burden to humanity depending upon how they are used.

—Stanford Center on Longevity

you are. You need to determine a new, psychologically satisfying identity and purpose.”

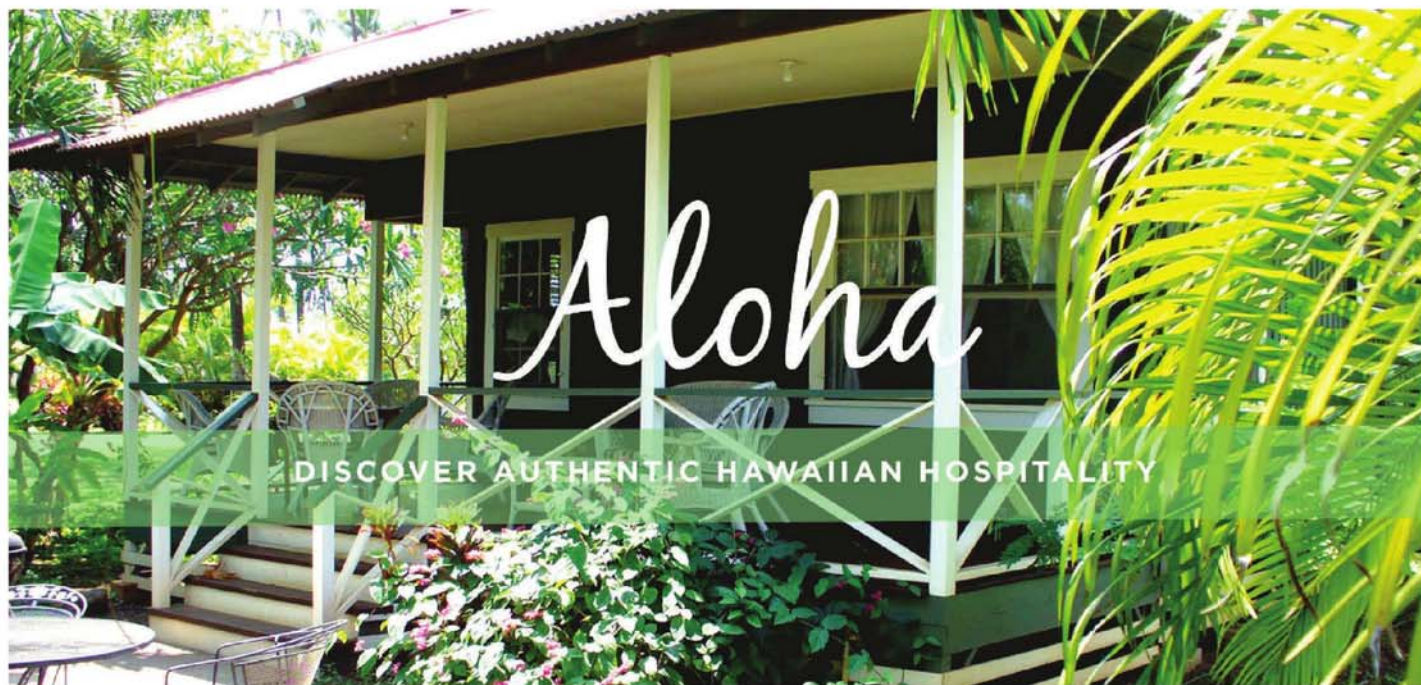
That’s why it’s important to visualize what a rewarding retirement will look and feel like for you, says Martha Deevy, senior research scholar and director of the Financial Security Division at the Stanford Center on Longevity at Stanford University. “Creating deliberate and specific scenarios not only helps in financial planning but also helps individuals psychologically make the transition from one phase to another.”

Analyze Dreams for Direction

The ability to analyze your dreams and take direction from them is one of the first steps toward what life

coach Barbara Waxman calls a rewarding “protirement.”

The editor of *How to Love Your Retirement*, a collection of advice about how to transition and thrive in retirement, says dusting off dreams you have put on a shelf can lead to new opportunities in your golden years. “Did you always



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want to teach or volunteer your services to make the world a better place?" she asks. "Think about the type of work that would pump you up, and then consider the skills you'd need to enter that field, and how you can obtain them. It's never too late to shift careers."

For some retirees, such as 64-year-old Gwen Lowery, shifting careers means returning to school. Lowery was working at Microsoft when she decided to pursue a lifelong interest in becoming an artist. She began her art-career journey at the Gail Harker Center for Creative Arts, now located in La Conner, Washington. While Lowery's fiber-art studies were at first a nice counterpoint to the work she was doing at Microsoft, she determined, when she was five years into a seven-year art-study track, com-

prising two programs, that she wasn't able to balance her job and school. "I was more obsessed with art, so I decided to quit Microsoft," says Lowery, who was the director of user assistance for Office products. She went on to get a design-and-embroidery diploma at the Harker Center in 2004, and she began marketing and selling her fiber art online. Her work, which has

evolved into larger pieces, is inspired by weather and natural phenomena ranging from the sea to the aurora borealis.

By the time the last U.S. baby boomer turns 65 in 2029, one in five Americans will be age 65 or older. By 2032, there will be more people age 65 or older than children under 15.

—Stanford Center on Longevity

Get Fit

For years, longevity experts have said that staying healthy is vital to living a long, productive life.

Some baby boomers are taking the idea a step further with activities such as running half marathons or going on long bike rides.

Sixty-three-year-old Betsy Moore says getting into better shape and being healthier are critical to being able to reach her 100th birthday. To improve her health, she began running and competing in half marathons six years ago. "My main motivation for exercising is the health issues in my family," says





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Expert Tips for Retirement

We asked several longevity and retirement experts to give us their top tips for a quality life during the golden years. Here's a consolidation of the recommendations from life coach Barbara Waxman, who was a special editor of the book *How to Love Your Retirement*; Martha Deevy, senior research scholar and director, Financial Security Division at the Stanford Center on Longevity; and well-known speaker Alexis Abramson, who in addition to having a doctorate in gerontology, has written four helpful books for those over 50.

\$ Plan for financial well-being. Even with access to numerous financial tools and services, a significant number of employees 45 and older have failed to calculate how much money they will need to have in retirement savings (Employee Benefit Research Institute Retirement Confidence Survey, 2013). Financial calculations, done regularly, are important guideposts in preparing for the kind of retirement experience you desire.

Live within your means. Create a workable retirement budget that includes travel, leisure activities and health-care costs so that you can be fiscally responsible by day and sleep better at night.

Simplify. Simplify your life now so that you'll be able to focus on the things that will bring you the most joy in retirement. Take a hard look at possessions, activities and relationships. If it energizes you, keep it; if not, release it.




Stay fit. Many people assume that physical fitness inevitably declines with age. But taking time to exercise and eat well is even more important as you get older. Not only will a regular exercise routine save you money by lowering your health-care expenses, it will also serve as fuel in the proverbial gas tank, giving you the stamina to fully engage in your "protirement" years.

Engage. Social activity and engagement obviously have a positive effect on quality of life. Build habits of social engagement, and make it a priority to develop and retain good relationships and social interaction with others.

Bolster your brain health. Engage in activities that challenge your mind, such as learning a new language or taking up painting, and you might find yourself having fewer so-called senior moments.

Reduce your stress. Sometimes you have to rethink your priorities. In the process, you may decide to relinquish control of a stressful chore that you constantly avoid or that you complete with mental, emotional or physical distress. Letting go of situations that create stress may be your ticket to enhanced health and quality of life.

 **Take time to sleep.** A good night's sleep can be an effective tool in enhancing mental and physical performance and stamina in your golden years. Lack of sleep has been linked to poor concentration, dizziness, headaches, weight gain and depression. According to the National Sleep Foundation, mature adults require seven to nine hours of restful sleep each night. —M.S.B.



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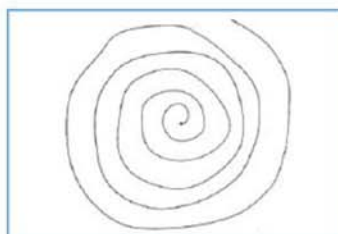
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the Southern California resident. “We are a family of high blood pressure, high cholesterol, heart attacks and diabetes. I gave up smoking in the '80s because I wanted to see my grandchildren grow, marry and have kids.”

Denver resident Anne Skinner, who is turning 68 this month, and her husband moved into a retirement community that offers many exercise options and from which she can connect to numerous bike trails. Some days Skinner, an avid cyclist, rides as much as 25 miles.

Life at the retirement community also gives the Skinners many opportunities to create and maintain social connections with fellow retirees. “Everybody my age has known parents who lived at home until they died,” she says. “As they aged, they lost their social interactions and you could see them decline. We wanted to avoid that.”

Social activity and engagement has proved to have a positive effect on quality of life as we age, says Deevy from the Stanford Longevity Center. “Creating those networks prior to retirement and maintaining them in retirement will reduce the risk that individuals find themselves socially isolated, which we know can lead to depression and other negative health effects.”

Boomers can also benefit from keeping in touch with relatives through regular phone calls, email, Skype or Facebook, and planning trips around special events such as high school and college graduations, family reunions and weddings.

LEI, LOWERY, MOORE AND THE SKINNERS are all enjoying their lives because they envisioned what they wanted to do in retirement and positioned themselves to embrace that next chapter. Those who retire “to” something rather than “from” something are typically happier and more successful during their golden years.

“For some, retirement is difficult because they don’t know what they are going to do next other than play golf and clean the garage,” says Lei, the Portland inventor. “But for me, I had a list of things I wanted to do, and I was going to get on it.” ■

Writer M. Sharon Baker lives in Seattle.

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