

RETHINKING RETIREMENT

Where Do I Go From Here?

As friends and family members began to retire, voluntarily or otherwise, my own future looked woefully uncertain. I was reasonably prepared financially, but the reality of living alone for an unknown span of years had not sunk in. My health was excellent, my mother's family had included several 95-year-olds, and my prospects of living to be 100+ were better than average.

Other than sticking my head in the sand, my retirement preparation consisted of a large loose-leaf binder titled "What Am I Going to Be When I Grow Up?" Each section contained clippings and information about any subject that interested me for employment or my own business, a hobby, volunteering, or entertainment to keep me busy. Like many prospective retirees, I needed to have a sense of being useful and involved in the world in order to stay mentally and physically healthy. So far there was no "Aha!" moment when I knew how to accomplish that goal.

Rocking chairs and medical appointments were not my lifestyle of choice, nor was I ready for endless leisure, in or out of a retirement community. Sure, I liked travel and history, AND learning new things AND writing AND visiting grandchildren AND quilting AND volunteering—and on and on. Downsizing into a condominium had been done years ago, when I left behind without regret the required maintenance and outdoor work (with the accompanying allergies).

At the age of 74, being of sound health and (arguably) sound mind, I announced my retirement from a long career in investments, financial planning, and financial services. Leaving clients to someone else's care was a hard decision, but the increasing demands for continuing education, annual renewal of multiple licenses, plus growing restrictions and "red tape," made my work less satisfying every year.

Three years into retirement I knew something must change. Depression occupied too many days, to the exclusion of my favorite associations and things to do. I took stock of the skills, likes, and dislikes of all my past activities, including sales and marketing, working with older people and their finances, presentations to groups, writing, volunteering, and working at home vs. going to an office.

I knew a bit about reverse mortgages for Seniors, and called someone who had arranged a conventional mortgage for me several years before. He gave me a contact to call, the Mid-Atlantic Reverse Mortgage Supervisor of a very large bank. One resume' and two phone calls later, I was invited to interview at their local office. A regional Sales Manager and his Reverse Mortgage Manager spent two hours with me. Three days later they offered me a position involving training in the Midwest, travel in

three states, presentations to various groups, and sales to individuals over 62 years of age. Except for the mountainous paperwork involved with any government program, I loved it.

Not so fast—things can change! Several months later I was into a world of headaches, tests and scans, neurosurgeons, and radiologists. A tumor (meningioma) about 1/3 the size of a small cell phone had slowly developed on the covering of my brain. Fortunately, it was not involved with any vital function and the likelihood of cancer was very low. My choices were “wait and see”; have conventional surgery, maybe followed by chemotherapy and anti-seizure drugs; or have CyberKnife radiation. Waiting involved the risk of seizures, a major concern. My few experiences with anesthesia had not been good. I opted to have radiation, three treatments that were totally stress-free. Follow-up MRIs have shown no tumor growth nearly two years. I am fortunate, and I consider every day a gift.

But now what? I had loved writing all my life--in school, on every job, and in whatever I did--but never called myself a writer. A half-dozen of my newspaper articles on finance and small business were published at one point in my career, and I also wrote an MBA thesis, corporate situation papers (now called “white papers”), as well as reports, newsletters, press releases, speeches, and other work-related material. Even though these and my personal writing filled manila folders and computer files, I still did not see a clear path to follow.

As I considered my future, along came an announcement of a local workshop on the subject of Marketing Your Writing, offered by a nationally known freelance writer and speaker. I couldn't wait to sign up. Three days after the workshop I e-mailed my first freelance query to the editor of a multi-state magazine for older adults, and in fifteen minutes she was on my phone. She has published an article of mine almost every month for more than a year, on subjects we think will interest her readership. These have included investments, volunteers, retirement decisions, Christmas nostalgia, and PAWS for People—the teams of pets and owners who visit hospital and nursing home patients.

At the same time, after I wrote about my tumor treatment for a regional hospital magazine, I was asked to write Public Relations articles for their campaign to educate the public about orthopedic surgeons and their patients, and their services available here. Another request came from a Senior Center Director, suggesting an article about their use of Wii games in exercise programs for Seniors, developed in conjunction with the University of Delaware. For all of these I have researched the topic, interviewed people, asked questions, learned a lot, and had articles published – it doesn't get any better than that!

My writing for businesses has also flourished, in the form of press releases, website content, grant proposals, speeches, white papers, teaching material for workshops on small business startups, and pre-release programs for ex-offenders.

I've accomplished a major retirement goal - finding satisfying activity. Constantly learning new subjects and meeting people keeps me interested and involved. My schedule is under my own control, with no pressure unless I agree to meet a short deadline for an editor. I can limit the work I accept, or I can work fulltime; I commute from my kitchen to the computer. Writing is a major part of a satisfying life for this retiree. A very large bonus is that I'm happy and people (including doctors) guess my age to be 15 years younger than the reality.

What's next? A friend of mine once commented, "With your love of adventure, you would have been on the first wagon train west." Flying lessons? Space travel? Maybe. Now about that novel I have in mind....

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Myrle Gilpin Bowe
302-737-3420
writerbowe@gmail.com