

## 'RETIREMENT REVOLUTIONARY'

Lin Schreiber promotes a more purposeful approach to post-career period of life

**A**n increasing amount of attention is being paid to issues related to retirement, due to the current national debate over Social Security and the impending influx of the first members of the Baby Boom generation to the ranks of retirees.

In addition to the financial implications, this demographic shift will change many other aspects of life and society, believes Lin Schreiber of Stockbridge.

Schreiber is a certified personal coach and public speaker whose business, Revolutionize Retirement, specializes in helping clients prepare for and adapt to retirement. She describes herself as a "retirement revolutionary" because of her belief in changing the concept of retirement. She contends the traditional pattern and expectations of retirement are outdated and counterproductive in today's world.

Schreiber, a native of Los Angeles, moved from Boston to the Berkshires seven years ago with her husband Richard, who works in the software industry. While living in Boston, she worked in retailing and marketing. She also was a television producer for stations WGBH and WCRB. For several years she also was the executive producer of Boston's annual July 4 celebration.

She is the author of *88 Tips for Planning A Healthy, Happy, Enriching Retirement Life* and *The Retirement Re-Tool Kit*. Schreiber will be presenting an eight-week workshop series on retirement planning at the Berkshire South Regional Community Center in Great Barrington, beginning on April 7. The workshop series will be preceded by an introductory program led by Schreiber entitled "What the Bleep Do You Know About Retirement?" This free program will be held March 23 from 7 to 8:30 p.m. at Berkshire South. (Information on these programs is available at Schreiber's website [www.RevolutionizeRetirement.com](http://www.RevolutionizeRetirement.com) or by calling Berkshire South at 413-528-2810.)

**BERKSHIRE TRADE & COMMERCE:** You describe yourself as a "retirement revolutionary." What do you mean by that?

**LIN SCHREIBER:** My mission is to turn the concept of retirement on its head. I've seen the traditional role model for retirement, and I want nothing to do with it. You work hard until you reach 65, and then you're supposed to stop and do nothing but relax and play.

I think the idea that you're supposed to stop being constructive just because you reach a certain age is one of the greatest myths about retirement. It does a real disservice to people as they age.

Most people need some purpose that gives their life meaning. They want to contribute something. That doesn't end just because you reach age 65. Each decade of life is richer than the previous one. There's no reason that development process shouldn't continue as we get older.

That's especially true today, when people are healthier and living longer. If a person retires at 65 or 70, they are still vital and energetic. And today, a person might live for 30 years or more after that. Those decades should be as meaningful and rewarding as the earlier stages of life.

**BT&C:** Do you believe the concept of retirement is outmoded, and that we should work all of our lives until we are no longer physically able to work?

**SCHREIBER:** After working at 4,000 miles per hour all their lives, I don't believe people should necessarily keep going 4,000 miles per hour after they retire. However, people don't need to stop and disengage from an active and involved life either.



Many people want to make a change and slow down when they retire. They want more time and the freedom to do things like travel or pursue personal interests. But they don't necessarily want to stop working altogether, especially if they enjoyed their careers. Even though they might want to change the terms of how they work, they don't want to give it up altogether.

Other people may be eager to leave their jobs behind when they retire. They are happy to stop doing what they were doing to earn a living.

However, that doesn't mean they don't want to work at something. They may have some other interest or passion they want to pursue, like turning an avocation into a business. Or they may want to take the experience and skills they gained in their career and use it for a different purpose.

**BT&C:** Many people remain active in retirement, even if it is not work related. Is there anything wrong with relaxing and enjoying the rewards of a lifetime of hard work?

**SCHREIBER:** It depends on the person. But most people are much happier and healthier when they have some purpose that pushes them out of bed in the morning. That's what keeps us vital and alive at every age, including those later years that are sometimes called the Third Age.

But without a purpose in life, retirement just becomes a countdown to death. If your life is nothing but leisure, how fulfilling is that? I have nothing against golf. But 30 years of playing golf every day?

I've seen this often in the people I work with as a coach. My clients tend to be people who are high achievers. They worked hard in their careers and they have the resources to retire comfortably. Many of them do the expected thing in retirement. They play golf, they take classes, they travel.

But they often feel like something is missing. What they're doing isn't satisfying. They want more out of life and they start asking, "Is this all there is?"

When we explore that, it almost always turns out that what they really miss is making a contribution in some way. They miss the civic engagement they had in their careers. They still yearn to be productive and have a larger purpose outside of themselves that makes a difference in people's lives.

**BT&C:** We live in a youth oriented society. Can older people find a place in the workforce today?

**SCHREIBER:** Absolutely. There's much to be done, and opportunities are everywhere.

There are, for example, many people who start businesses in their later years. I saw a newspaper article recently that cited people over 50 as the new wave of entrepreneurs. Or, if you've always wanted to write a book, this is the time when you can do it.

People who are retired can also make a tremendous contributions to society in other ways. The world is a mess today. There are so many issues and problems that have to be addressed. People who are older have tremendous experience and skills and creativity. Many have time and resources to help work on solutions to those problems when they retire. If enough of them commit themselves to projects that make a difference in some small corner of the world, that could be the basis of very positive social change.

As those of us in the Baby Boom generation reach retirement age, there is a tremendous opportunity for us to be trailblazers and change the concept of retirement.

Our generation was very idealistic when we were younger. Many of us put that idealism away. But as we reach retirement years, I'd like to see more of us bring that idealism out of the closet, shake it off and see what we can do with it now.

**BT&C:** What forms might this take?

**SCHREIBER:** I'll give you an example. There's an amazing book about this, called *Prime Time: How Boomers will Revolutionize Retirement and Transform America* by Marc Freedman.

One of the stories he tells is about a doctor who retired and moved to a gated development in Hilton Head, S.C. He golfed every day for about a year. But pretty soon he was starting to tear his hair out with boredom.

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Whenever he drove out of the gated development into the larger community surrounding it, he noticed that the people living outside were not living nearly as well. A lot of people were struggling. He started to explore this and learned that many of them had no health insurance.

So he decided to do something about it. He spent about four years bringing the community together and talking to legislators about this. Eventually, they convinced the local hospital to set aside one section for a free clinic which he ran. He also recruited other retired doctors and nurses and administrators in the gated development to help, and they created this amazing free clinic. That became so successful that people in other communities asked him to help them do the same thing, and that's what he started doing.

There are many ways to make a difference. There are many unmet needs right here in the Berkshires. All you have to do is look. Where are the holes? Where are the homeless, and what can be done to assist them? How many people are the invisible working poor, and what are the problems that affect them? How many children are falling through the cracks here?

Many retirees who have come here realize they have so much to be grateful for, and they really want to contribute to solutions to these issues.

## Finding your real purpose

**BT&C:** *Is there anything about what people experience in retirement that you've found surprising working as a coach?*

**SCHREIBER:** When people come to a personal coach, they usually have a specific goal that they want to achieve. It's often a business or new career or some other activity or change they want to pursue.

What I've seen over and over again is that they'll start to work on the goal they thought they really wanted, and then after six months of preparing for that they'll tell me: "You know what? That's not it. THIS is it."

Once they've begun to really dig in and look at what they really want, they do a 180-degree turn and realize that they thought they wanted to accomplish one thing but what they really wanted was something completely different.

They might say: "I've always been an accountant and I thought I should do this, but what I really want to be is a modern dancer."

That's usually because their first goal was a "should." It's what they think they ought to be doing because they're retiring, or because they've reached a certain age, or because that's what others expect of them. But when they start to tap into what really lights them up, and they start telling themselves the truth, it turns out to be something they didn't expect.

That's really exciting when that happens. It's part of what can make that third stage of life so fulfilling. It's a chance to discover who you really are, without the pressures of establishing yourself in your career or raising a family or fulfilling other people's expectations.

**BT&C:** *Not all older people have these choices, however. That traditional model of long-term employment followed by comfortable retirement is not possible for many people today because of changes in the economic climate. Since the 1970s, corporate layoffs and individual job changes have become much more commonplace, for example. There are also many people among the working poor who have not had an opportunity to save for retirement. How do these practical issues fit into all of this?*

**SCHREIBER:** It's true that many people have to keep working because they can't afford to retire. Or they face financial pressures when they retire that limit their options.

People who had their retirement investments killed in the stock market, for example, have had to change their expectations. They may find that to catch up financially they'd have to work for seven years after they're dead.

Or people in their fifties who lose their jobs may be involuntarily forced to make a change and start over at a fairly late stage of life. That can be very scary. When people are confronted by that, it may seem like they are looking at a black hole in front of them.

But that's another important point in how we look at this stage of life. Even if you can't afford a comfortable, leisurely retirement, or if you are going to have to keep working for the rest of your life, you don't have to keep doing work that you hate. That's when it's time to really start thinking outside the box. In fact, just forget the box altogether.

Flexibility and a positive attitude are a key to this. If you're 62 and know you have to keep working for the rest of your life, but hate what you do, you still have choices. You can keep doing the same thing until you drop.

But what if you step out of that frame of mind and say, "Okay. I need to make money. Now, what are some new ways to do that? What can I do for an income that is also going to be satisfying for the next 10 or 20 or 30 years?"

If you find there's no place for you in the job market, you look for a way to meld your skill set and what you love to do into a business. What's your passion? Where is there a hole in your community that you could create a business to fill and generate revenue for yourself?

**BT&C:** *But the practical pressures can make that difficult at any age. Even younger people often can feel overwhelmed by change. Doesn't making changes become even more difficult when one is older, especially when there are limitations like health or age discrimination?*

**SCHREIBER:** I'm a firm believer that there's opportunity everywhere. It can be hard to see those opportunities if you've lost a job or experience illness or go through other serious problems. That can be devastating. It's easy to look at what's not possible when you're in that situation.

But if you can step out of the fear for a moment and look at what is possible and keep your mind in the present, that's how you create opportunities.

I know that sounds airy-fairy but it's so true. People are able to adapt to retirement and other challenges much more successfully if they are flexible and can see the glass as half-full instead of half-empty.

Change is inevitable, no matter how much you fear it or how rigid you are. So if you are the type of person who is rigid or who always sees the glass as half-empty, it's in your own best interests to make the conscious effort to be more optimistic and flexible.

That doesn't mean you have to become a totally fluid free-spirited person or a sunny optimist if that's not your nature. But if you can approach things with as much flexibility and optimism as you can, you'll be in a much better position to be in the driver's seat instead of just being dragged along behind the vehicle.

The same holds true for other aspects of aging. We experience more health issues as we grow older, such as chronic illness or pain. Some people respond to that by focusing on it, identifying themselves as ill and allowing it to prevent them from living an engaged life. But other people with the same conditions are able to accept it and continue to remain active and do the best they can without letting it define their lives.

## Planning ahead

**BT&C:** *What about younger people who are content and secure in their work? Are there ways they can be thinking ahead and planning for retirement?*

**SCHREIBER:** There's one point I can't stress enough. We all know money is important, and it's crucial to plan ahead and invest so that you can have a financially comfortable retirement. But while you're thinking of financial planning for retirement, it's equally important to remember that it's not all just about the money.

In our culture, it's easy to forget that. Even if you are fortunate enough to start saving early and have all the money you need when you retire, you are still confronted with the big question at retirement. Now what?

So it's important to be looking ahead to think about where you want to go. Forget about money and take a good hard look at the life you want to be living.

Even if you are young, you can look ahead at what you want to be doing in 10 years, or 30 years. And then you can look for ways to get there.

That also makes it easier to adapt to retirement, or make adjustments if you lose your job or decide you want to make a change to do something you really love.

So, in addition to the financial side, it's important to think of the other aspects of life — especially finding your

purpose that gives your life meaning. That's a key for whatever stage you're in, whether you're 20 or 70.

That purpose is likely to be different at different stages of your life. When you're raising a family, your children give your life meaning. When we reach this third age and those earlier responsibilities are gone, then what?

There's another aspect to planning ahead. It's what I call the new "F-word" — fun.

Many people spend the first part of their lives working at 4,000 miles per hour. Then they retire and play at 4,000 miles per hour. I think that pattern of going from all work to all leisure leads to some of the problems people have, both when they're young and when they retire. There's no balance in either stage of life.

So, when you're young you can begin to have more of a balance by setting aside time for fun, leisure and rejuvenating yourself on a regular basis. That way it's also easier to have a balance and continue to have a serious purpose combined with leisure when you retire.

**BT&C:** *Are there any basic strategies you might suggest to handle the transition to retirement?*

**SCHREIBER:** One of the most important things to do is to let go of the past.

Leaving a job is one of the major changes in life. Whatever your life was like before, everything is different. If you think adolescence is fraught with peril, that's nothing compared to the huge changes people experience when they retire from a job or sell a business.

It can be difficult because so much of our identity is involved with the work that we do. You think of yourself as an accountant or a lawyer or a business owner, and that's how you are seen by others. Then all of a sudden when people ask what you do, your answer is, "Oh I'm retired."

So you start to wonder "Who am I now?"

Planning for that ahead of time is one way to make it easier to handle that change. That means figuring out what you are going to replace that old identity with. When you retire, the important question shifts from "What are you doing?" to "Who are you, really?"

Part of the richness of this phase of life is the opportunity to fully grow into ourselves. You don't have to worry about the kids or the job anymore. Now you can be yourself, and think about what you want your legacy to be and what imprint you want to leave behind.

As I mentioned before, your attitude about retirement is also important, and whether you are positive or negative about it.

Do you believe retirement is the end of life as you know it? Do you think you've served your purpose and you're useless now?

Or is your attitude about it more positive and forward looking? "Wow, look at all these years I have left. What can I accomplish now? What do I love? Who do I love?" There's a gazillion questions you can ask yourself. The main thing is having a positive attitude and seeing it as a great opportunity, not just as an ending.

Getting back to the money piece of this, it's worth noting that money is a very tangible thing. You know what you have in specific terms and you can measure it. That's something you can start early in life and work on.

The rest of this is all intangible. You can't touch it or feel it or taste it. But it's really vital to living a full and enriching and fulfilling life. ♦

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