

Far from Finished: Planning Successful Transitions

By Kim Painter

Nancy Schlossberg had spent a career studying adult transitionsâ??life changes ranging from relocation to divorce to job lossâ??when she undertook some major transitions of her own.

She retired from her post as professor of counseling psychology at the University of Maryland and, with her husband, moved to Sarasota, Florida. She had a vague idea that she would find new, non-teaching work there.

â??I thought it would be a piece of cake,â?• Schlossberg recalls. â??I expected the world would want me to come work for them, and it didnâ??t happen. I was in a state of shock.â?•

Schlossberg did not despair. Instead, she started interviewing others grappling with the transition to retirement. The result was a book on successful retirement and then more books, including her most recent, *Too Young to Be Old: Love, Learn, Work, and Play as You Age*.

The fact that it was published just before Schlossbergâ??s 87th birthday suggests she figured out how to manage her own late-life transition just fine.

Itâ??s a skill more of us need these days, as average life expectancy increases, requiring more changes of job and residenceâ??and as millions of baby boomers face the big one: leaving their lifeâ??s work for whatever comes next.

For many successful people, such transitions are identity crises, says Jack Beauregard, chief executive officer of the Successful Transition Planning Institute, based in Cambridge, Massachusetts. â??People ask, â??Who am I when Iâ??m no longer a business owner, or who am I when I am no longer an attorney or accountant?â??â?•

Thatâ??s a problem, but itâ??s also an opportunity.

We are the first generation in the history of mankind to be given such longevity,â?• Beauregard says. He calls the time remaining after the traditional peak working years The Platinum YearsÂ®. The website for his institute is ThePlatinumYears.com.

Nancy Collamer, a career consultant in Old Greenwich, Connecticut, and author of Second-Act Careers: 50+ Ways to Profit from Your Passions During Semi-Retirement, puts it another way:

â??It used to be once you retired, you were going to have maybe 15 years left. Now, we have people who can expect to be in reasonably good health for maybe 30 more years. And to say the next 30 years are going to be all about golf and gardening just doesnâ??t make a lot of sense. People need to have a purpose.
They need to find meaning in their lives.â?•

That does not necessarily mean â??reinventing yourself,â?• Collamer says. Only so many accountants are going to become cattle ranchers.

But Beauregard says the process should involve finding your true self. His most recent book is called *7 Principles for Living With Authenticity: Discovering Your True Self When Facing Life Changes*. â??You have to know who you really are in order to know what you really want to do,â?• he says.

For some people, such introspection will lead to immediate, dramatic life changes. Others will chart a more gradual course and stay closer to their moorings.

Getting out of Dodgeâ??and out of a suit

David Jarmulâ??who happens to be Collamerâ??s brotherâ??is definitely in the first category. Not long ago, Jarmul, 64, was comfortably settled into family life with his wife, Champa, and his job as news and communications director at Duke University in Durham, North Carolina.

â??We had quite a conventional life for 35 years,â?• he says. â??We raised two children, we had several houses and mortgages over the years. We loved our life. But I always had a voice in my head that said, â??You are not the guy in the suit.â?? There was this other guy inside of me who wanted to come out again.â?•

That guy was the one who spent the first months after college traveling on the cheap around Europe, Africa, and Asia, before joining the Peace Corps to teach English in a Nepalese

school. Thatâ??s where he met Champa, who taught at the same school and grew up in Nepal. The two fell in love, got married, and raised their family in the United States, where Champa worked as an

ultrasound technician and, then, in more recent years, helped care for the coupleâ??s grandchildren.

It was a good life, but one they started talking about disrupting several years ago. To reduce future expenses, they accelerated their mortgage payments. And they kept their eye on the date, shortly before Jarmulâ??s 62nd birthday, when he would be able to leave Duke with his health insurance intact.

Shortly after that date, Jarmul announced his retirement. A few months later, the couple hit the road. Their first adventure was a seven-week, 11,000-mile cross-country car trip to see old friends and explore new corners of the country.

â??I just wanted to get out of Dodgeâ?¦and do something that would really occupy my attention every day for a long time to jump-start this new phase of my life,â?• Jarmul says.

Then they were off to Nepal to visit Champaâ??s family and host some American relatives for a once-in-a-lifetime trip through the Himalayas. From there, the couple made the really big leap: They applied to join the Peace Corps (or rejoin, in David Jarmulâ??s case) in the former Soviet republic of Moldova, one of the poorest countries in Europe. Thatâ??s where theyâ??ve been for the past year, living with a host family in the town of Ialoveni (pronounced Yah-lo-ven) and, they believe, making a difference.

Jarmul, whose blog about the experience is called Not Exactly Retired, is working on community development projects. His wife is teaching English. Their home back in Durham is rented out, and most of their possessions have been given away. Jarmul says he expects to sell the house and further downsize upon their return in 2018.

And then? They are still figuring that out. â??Some people think weâ??re crazy,â?• he says. â??Some people say, â??I wish I could do that.â??â?•

A Gradual Approach

The truth is, not everyone canâ??or wants toâ??completely upend their life at retirement. Diana Duffley, 63, of Hyannis, Massachusetts, is one of those people.

Duffley is one of several family members who own and run Hyannis Country Garden, a Cape Cod nursery and greenhouse business started by Duffleyâ??s parents in 1965. â??We are in the process of going from second-generation to third-generation management,â?• she says. Her daughter recently became the companyâ??s general manager
and president.

Duffley, who handles the companyâ??s financial reports, is not quite ready to retire, but she is cutting back her work hours and expects to scale back further in the next couple of years. One of her major goals is to hand over the reins of the business with amicable family relationships intactâ??and to convince her husband, John, who is 66 and still working full time, to eventually join her on the sidelines.

But they wonâ??t be far away, at least not anytime soon. Thatâ??s because the couple is raising their 10-year-old granddaughter.

â??I have a little bit of a challenge because I became a mother again at 60,â?• Duffley says. And that has changed her planning and priorities. World travel is out; taking care of her health is job one, so that she can be around for her granddaughter, she says.

So she is looking at ways to fit more exercise into her life and maintain a sense of purpose outside of work. She is thinking about starting a childrenâ??s choir at her church and volunteering at a farm where disabled children learn to ride horses.

Duffley and her family are working on a business transition plan with The Center for Family Business at Northeastern University. She also is talking through her plans and goals with Warren Rutherford, a transition consultant trained at Beauregardâ??s institute.

Plans and goals are important, the experts say, but so is keeping an open mindâ??and remembering â??life happens.â?• You may lose your job or business before you are ready to retire. You or a family member might get sick or a loved one might die. You might convince yourself that a life of golf or boating really will fill your soulâ??and then learn otherwise after a week or a month or a year. That happens a lot, Beauregard says, especially when people make their plans based on overly rosy thinking.

But when your sands shift again, just remember, he says: â??When all your world is in turmoil, thatâ??s an opportunity to grow.â?•

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