

THRIVE *in* RETIREMENT

*Simple Secrets
for Being Happy
for the Rest
of Your Life*



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ERIC THURMAN

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THRIVE IN RETIREMENT

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*To my family, the people I love and enjoy most.
For my wife, Diane, our children, and their families,
may you especially thrive!*

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A Surprising New Stage of Life

ong life is not enough. You can have more. Aim for your life to be both long *and* happy. It's possible! Do all you can to be healthy and extend the years of your life. In addition, be sure to include delight and meaning so you enjoy all the years you have.

Every day another ten thousand Americans turn sixty-five. On average, all will have another twenty years to live beyond their milestone birthday.¹ Many will live well into their nineties, and an increasing number are passing one hundred. Compare that to the 1800s when the average person died near age forty. Retirement is no longer a short pause between work and the grave. It is now a long, major stage of life, because never before in human history have so many people lived decades beyond their working years.²

Growing older is your destiny. How do you feel about what lies ahead? Do you consider it a curse or a blessing? The witty Kitty O'Neill Collins reminded us, "Aging seems to be the only available way to live a long life."

You probably have healthy, active decades to fill. Yet older adulthood is different from other seasons of life. Will your extra years be inspiring and satisfying?

I have a friend in California who is in his mid seventies and says he's still getting used to retirement. He built a good-sized business that he was able to sell a few years ago. He is secure financially but says this stage of life is a huge emotional adjustment:

Nobody warned me about this time of life. I thought that if you are in pretty good health that things didn't change much between sixty-five and eighty-five. That's not true. It is very different, a big adjustment.

My ego and the image I had for myself—what it's been for a long, long time—had to change. That's hard to deal with. I really had no concept about how challenging that would be.

Men and women who had powerful careers usually feel loss when they step down. Moms and dads often undergo a difficult transition when their children grow up, launch out, and leave an empty nest behind. The life you've known for so long just isn't the same anymore.

Even if your transition into retirement is ideal, you are likely to be surprised by unexpected, new realities. A close friend told me what happened when she and her husband began planning their retirement:

My husband was a lawyer who joked that after “the big case” came across his desk, he would retire to a warm climate, play unending golf, and dine out to his heart's desire. We had friends who were buying second homes in a lazy Florida coastal town. We dreamed of doing the same and, one day, moving there full time to spend our old age.

Then it happened; a wrongful death suit for the son of a former client resulted in the largest settlement in the history of the county. With our part of the fees, we purchased a gorgeous home on the outskirts of that coastal town, close to his buddies for a guaranteed foursome whenever the course summoned his inner golf pro. This home had bedrooms for our daughters and their future spouses plus a loft where we dreamed of eventually welcoming grandchildren who we would lure to visit Grandpa and Grandma with our backyard pool and the Atlantic beach a block away.

That fall we began picking out furniture to ship to our new home.

Shortly after Christmas we took off in a fully loaded Jeep, heading south to soak up the sun's rays in anticipated coastal bliss. Those first January days were filled with decorating and settling into the house, golf dates every other day and dining out at the city's many popular restaurants. Friends and family lined up to visit. This was the life we had dreamed of for years. Or was it? At the end of that first month, we were surprised how we felt. My husband said, "I can't live the rest of my life in constant weekend mode."

Without realizing it, many people expect to "live happily ever after" in retirement but haven't thought much about how that will occur. The good news is it is possible to thrive throughout your later years. How? The purpose of this book is to help you identify the few critical factors that will matter most to your life, then offer practical tips on how to increase your happiness.

Three Seasons of Life

Life has three primary seasons, with each lasting twenty-five to thirty years.

Season one is *childhood* when you grow up, acquire most of your education, and eventually move out on your own to work, start a family, or both.

Next comes season two, *adulthood*. This covers your most productive years when you build up your net worth, make big purchases like a home and cars, and rear your family.

In due course, you come to another major juncture. Your house is bigger than you need. Your career is over. Your kids are off on their own. Now what? For that matter, what do you even call this next season? *Third season*? There isn't a widely accepted term for this period. It is telling that we don't have popular language to describe this significant period of life.

For a while *retirement* was the label for this third stage of life, but that

word is no longer fashionable. Did you know that AARP dropped *retired* from its name? Older adults are sensitive about the words used to describe aging and retirement. In 2010, Elderhostel rebranded itself Road Scholar. Whether you call it retirement, third season, or something else, you can be sure that the life-altering experience is still around and stronger than ever.

The third season of life is new territory, in large measure because people didn't use to live very long past retirement. It is different today. Your third season will likely last decades. What kind of life will you put together in your bonus years? Will your third season be the exhilarating capstone of your life or a dismally long, slow decline? This book will show you how to make your third season a time to thrive.

A friend from North Carolina disagrees with me about life having three major seasons. He argues there are four seasons of age:

1. Childhood: when you believe in Santa Claus
2. Older childhood: when you no longer believe in Santa Claus
3. Adulthood: when you are Santa Claus, giving presents to your kids
4. Later adulthood: when you look like Santa Claus

Decades to Go

When you turn sixty-five—perhaps you already have—and anticipate twenty to thirty years still ahead of you, what other period of life lasted this long? Two or three decades are about as long as you spent getting all your education. That block of time is similar to how long you took raising your children. It takes thirty years or fewer to slowly pay off an entire mortgage. Hardly anyone stays at the same job for twenty years anymore. Think hard about such an elongated span of time—*twenty to thirty years*. How will you spend yours? And where will you turn for ideas and advice about how to thrive during your extra years? There are plenty of ways to learn about parenting, mar-

riage, a career, or financial planning, but where do you look for answers about a fulfilling life as an older adult?

This book will help you identify the few critical factors that matter most to your life and then give you practical tips on how to increase your happiness in each part of your life.

Retirement Will Shake Your World

My friend Bill is an energetic guy. He's physically fit and cheerful. His job is athletic director at a large junior high school where he teaches PE classes and coaches multiple sports. During the summer months, he works in construction, which helps him keep in shape and adds funds to the family budget. He's so talented with a hammer and saw that he used his building skills to assemble a stately Victorian home where he and his wife have raised their four children. While he had some help, my friend personally pounded in most of the nails.

But this past year has been a troubling one for Bill. He returned to school last fall—as he has for years—only this year will be his last as a teacher. The school district requires him to retire at age sixty, and he's just crossed that line. He's at the top of his game, but he's being forced to stop. What comes next?

Bill is seldom fearful, but his approaching transition is uncomfortable and, in some ways, scary. The end of his long-tenure post is only part of the story. Until now, he and his wife, Karen, worked hard together to make a good life. They worked on their marriage. They worked at parenting. They built and meticulously maintained their large home. Is it time now to downsize? Their roles are changing too. Their grown son moved out to live on his own. One daughter has her own family with a husband and two children. Another daughter is graduating from college, and the youngest daughter is about to finish high school and leave for college.

Look at all Bill and Karen are facing! His career is ending. Their nest will soon be empty. And this is just the beginning of changes in their third season. Bill should have decades of good health and energy still ahead of him. How should he and Karen plan their next stage of life?

People encounter major life disruptions when there's divorce, a family member becomes seriously ill, a job requires relocation, or there's a financial crisis. Retirement is often just as disruptive. I urge you: don't romanticize retirement, thinking it means you will live happily ever after. Give this season of life serious thought, and it will turn out well.

Caution: Retirement Can Kill You

A landmark study tracked all Shell Oil employees between 1973 and 2003. The study report concluded that the wrenching effects of retirement often magnify if you take retirement early or leave your career for any reason at a relatively young age. Rigorous research of all the employees at Shell Oil across thirty years produced startling findings. People who retire at fifty-five die much sooner than their counterparts who retire at sixty-five:

People who retire at 55 are 89% more likely to die in the 10 years after retirement than those who retire at 65. . . . "Mortality improved with increasing age at retirement for people from both high and low socioeconomic groups."³

Couple that with the fact that leaving work early risks early death: 61 percent of American retirees say they stopped working sooner than they'd planned.⁴ It shows how common it is for people to confront the critical question, *What am I going to do with myself now?* Having a job often stretches you and keeps you active.

Do you have a plan for a stimulating life once you stop working? What

will you do with yourself? Earlier generations didn't have an extended third season. You do.

It Happened to Me

I was in my mid sixties when I “crossed the line.” You know, that line where you suddenly realize you’ve entered a season of tremendous adjustment. The poet Emily Dickinson said this when she passed that threshold: “Old age comes on suddenly, and not gradually as is thought.”

Each of us crosses into the next season of life sooner or later. The change came early, possibly in your forties, if your children growing up and leaving home was an upsetting experience. Your empty nest disrupted the flow of life you’d had for years. You began wondering, *What’s next for me?*

For others, leaving a career of many years feels strange. Privately they think, *Who am I now?* There was a familiar rhythm of going to work and coming home, but now what? Try imagining how someone like the late Billy Graham felt at the close of his hugely influential career. He said, “Growing old has been the greatest surprise of my life.”

Have you arrived at that stage yet where you feel life has shifted and become decidedly different from your past? Looking back, I can see when my sudden surprise came. My awakening started with a peculiar birthday celebration on the day I turned sixty-five. I was traveling in India, where I’d been many times for work with international charities. I smugly thought I was exempt from worries about aging, because I was a senior executive with a large nonprofit organization and thought I’d remain that way for a long time. The organization I was leading had recently asked me for my ten-year plan. It seemed I could ignore retirement.

This was the only time I can recall when I was outside the United States on my birthday. Complicating matters was the fact that I was leading a group of donors on a tour. My travel companions wanted to see a high-impact

program I was leading for kids in orphanages and others trapped in different types of terrible situations. We had developed a very successful program of training adult volunteers to become lay counselors.⁵

I wanted to keep my birthday quiet so it wouldn't call attention to my age. Someone found out though. There I was, with a band of American donors and several Indian staff, when someone brought out a cake and the group broke out in a loud chorus of "Happy Birthday." They were cheerful, if a smidge off key. No one seemed to notice that I had crossed into the classic retirement age. I went to bed that night assuming that my life would stay pretty much as it was. In my mind I was still middle aged.⁶ Well, maybe late middle aged, but nowhere near old.

Little did I know how much my life would change in the next few months. A year later, my wife died. Within two years, I had left my job. I woke up one morning and wondered, *What is my life now? Am I trapped or am I freer than ever before?* I had such a jumble of mixed feelings. Life became different and unfamiliar. It finally dawned on me that I was in a whole new season of life. On one hand, I liked the release from relentless deadlines. Having lots of open time refreshed me. On the other hand, I missed the meaning that came from raising my family and directing important work in foreign countries.

There comes a point in retirement when you have fewer demands on you and you experience a gnawing doubt about whether there's anything to anticipate in the future. I discovered that my usual habits and expectations about life no longer fit. I needed to do some serious thinking. *What comes next? Can I be happy?*

Old Is a Dirty Word

Don't call me "old" or, even worse, "elderly." I'm even a little testy about being called a "senior citizen." I don't care for "prime timer" either. Though I realize I'm in my seventies, on the inside I think of myself as a lot younger, some-

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where in my fifties. I look in the mirror and see how gray my hair is. And admittedly my stamina isn't what it once was. But I still have a lot of drive. In fact, I've never known more—I think I have a lot of good miles left in me. I get a chuckle from a witty meme making its way around social media: "I've decided I'm not old. I'm 25, plus shipping and handling!"

Do you feel younger and feistier than your birth certificate suggests? If so, good for you. That attitude prevails among people who thrive in their third season. Lynn Peters Adler, JD, is founder and director of the National Centenarian Awareness Project that honors people who live to age one hundred and beyond. She says that people over one hundred years of age don't feel or act their age either: "The majority of active centenarians say they do not feel their chronological age; on average, they report feeling 20 years younger."⁷

When Anne Lamott took the stage to deliver a TED talk, it was on the cusp of her sixty-first birthday. She said, "I am no longer 47, although this is the age I feel, and the age I like to think of myself as being."

If you aren't feeling your age, you have plenty of company. The Pew Research Center found that the majority of baby boomers, 61 percent, think of themselves as younger than they really are.⁸

"I'm at a good age." Can you say that? Do you feel that? These are the kinds of questions I ask you to ponder throughout this book, because your attitudes and expectations shape how you approach your years ahead. Your viewpoints and actions will either take years off your life or add them. Here is how CNN summarized remarkable findings from two studies:

People who feel younger actually live longer than those who feel their age or older, according to a study in 2015 published in JAMA Internal Medicine online. [*JAMA* is the *Journal of the American Medical Association*.] Another study, this one by researchers from Yale University and the University of California, Berkeley in 2014 found that people who were exposed to positive stereotypes about

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aging did better on physical tasks, such as balance, than their peers who had worked out for the previous six months.⁹

I'm not campaigning for you to adopt positive thoughts as a substitute for physical fitness. Both are good for you. What you may not have heard before, however, is how pervasive the evidence is that your outlook on aging has powerful effects on your health and well-being. *Steer far away from discouraging stereotypes about aging!* Instead of giving up on life and slowly sliding into decline, take inspiration from older people who are amazing.

Here are some examples:

- Rock-and-roll music legend Chuck Berry released a new album at age ninety.
- Astronaut John Glenn was the oldest person to travel in space at age seventy-seven. That's not all he did after sixty-five either. He spent a dozen years in Congress as a senator from Ohio.
- T. Boone Pickens built one of the largest independent oil companies in America and then reinvented himself as head of a highly successful investment fund. He thinks his third stage of life counts as some of his best years: "Last month I turned 89 years old, mindful of the fact I'm now 24 years beyond traditional retirement age. My post-65 era has included the most productive years of my life."
- Prolific author and poet Maya Angelou drew recognition from more than fifty honorary degrees to a Presidential Medal of Freedom before she passed at age eighty-six. She remained on a speaking circuit well into her eighties. Once she explained her philosophy of life: "My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style."

Many outstanding thinkers underscore the same profound truths. A popular quote, sometimes attributed to Abraham Lincoln, put it this way: "In the end, it's not the years in your life that count. It's the life in your years."

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Yes! Let at least one of these comments sink deeply into your mind and make a home there. You have choices of immense consequence. Will you live fully through all the years that remain for you?

A chorus of voices from thoughtful people repeat this important thought: *old-age decay will overtake you unless you pursue ways to renew your life.*

Maya Angelou cautioned of the danger this way: “Most people don’t grow up. Most people age.”

Irish playwright George Bernard Shaw: “We don’t stop playing because we grow old; we grow old because we stop playing.”

Spanish musician Pablo Casals: “The man who works and is never bored is never old.”

Henry David Thoreau was a philosopher and writer from the 1800s: “None are so old as those who have outlived enthusiasm.”

Pithy quotes are easy to remember. Will at least one of these stay with you and motivate you to expect more from your third season of life? The quality of your years matters more than the number of them. Feeling alive is even more important than longevity. The ideal is to have long life and for those years to be rich and full.

When you drive down a street and notice a house with a lovely manicured lawn and gorgeous flower gardens, you can be sure that the beauty didn’t come about by accident. It took deliberate attention and effort on someone’s part to plan and nurture the landscaping. An unattended lawn almost never turns out well. Can you see how this is also true of your life? Your life will blossom, but only if you cultivate it.

The New Study of Old

Humanity has been around for many thousands of years. For most of that time, however, very few people lived into the third season of life. In fact, advanced age was so infrequent that scientific research into aging only got seriously underway during your lifetime. The Gerontological Society of America

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began in 1945. It is the nation's oldest and largest interdisciplinary organization devoted to research, education, and practice in the field of aging. Fortunately, attention to aging is rising now, in large part because of the massive growth in the number of older adults and the enormous wealth they control.

My local newspaper carried a front-page story about the soaring increase in the number of people age sixty-five and over in my county, up a whopping 28.5 percent in the short period between 2010 and 2016.¹⁰ Figures vary slightly by regions within the United States, but the immense jump in the older demographic is sweeping the nation. The Population Reference Bureau confirms the increase in the number of older people and, at the same time, overturns the gloomy stereotype of poverty-stricken elderly men and women:

The poverty rate for Americans ages 65 and older has dropped sharply during the past 50 years, from nearly 30 percent in 1966 to 10 percent today.¹¹

What Determines Your Future

Speculation abounds about curious ways to extend and enhance your life. Do you remember your history lessons from school? Ponce de León searched for the fountain of youth. The ability to turn back time is one of humanity's oldest dreams. Ancient alchemists concocted magic potions. And you don't have to look far on the internet these days to find hyped claims for cosmetic products and food supplements that purportedly roll back your biological clock.

No doubt you've heard plenty of wild claims and dubious advice, which can at times be contradictory. One person says, "You should eat more eggs." Another warns, "Stop eating eggs entirely." You hear, "Cook with coconut oil." Somebody else argues, "Stop eating coconut oil."

What advice do you hear that will supposedly lead to a long and lavish life? It makes for interesting conversation, and some ideas are more helpful

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than others. As you sort through what you hear, keep one proven principle in mind: what you are feeling inside you determines your fate far more than food, beauty creams, and anything else that comes from outside you.

AARP is a prolific source of information about aging. This organization, representing a membership of nearly thirty-eight million people, advocates for adults age fifty and over. Jo Ann Jenkins, CEO of AARP, put her finger on the primary factor that determines your health—*you*:

The saying used to be that the secret to a long, healthy life was to choose your parents well. But today we know that only about 20 percent of a person's health is due to genetics, and about 20 percent is due to the medical care we receive. The other 60 percent is due to social, behavioral, and environmental factors, many of which we can and do influence by the choices we make throughout our lives—what we eat, how much and what kinds of exercise we do, where we live, the quality of our relationships, whether we smoke, and our ability to handle stress.¹²

Your private thoughts, desires, and actions are the driving force that determine how good and how long your life will be from this point forward. By AARP's estimate, 60 percent of your thriving throughout the remainder of your life depends on *you*. With that in mind, you can see why famed Italian actress Sophia Loren argued there actually is a fountain of youth. It is inside you: "There is a fountain of youth: it is your mind, your talents, the creativity you bring to your life and the lives of people you love."

You're on Your Way

The ultimate goal for your experience with this book is that you will steer your life toward ever-greater happiness. The process begins with realizing that you are either in or entering an extraordinary season of life, one that most in

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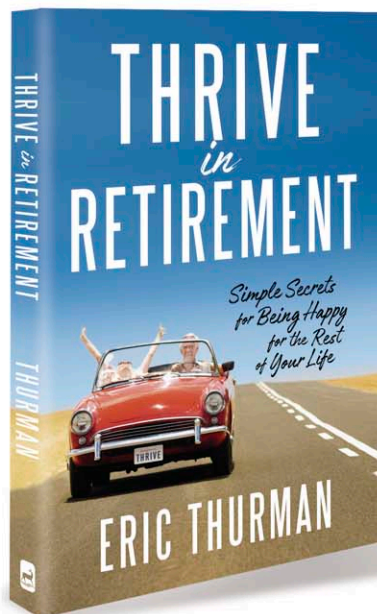
earlier generations were denied. As Mark Twain quipped, “Do not complain about growing old. It is a privilege denied to many.”

You are fortunate. While increased longevity is desirable, it rarely turns out well without thought and planning. The woman or man who finds immense satisfaction during later years will almost always be a person who takes charge of life and makes first-rate choices.

Your next step on this journey will be to separate your life into its five components. Understanding the core parts of your life that I’ll list in chapter 2 will make it possible for you to evaluate which areas of your life are robust or fragile. You will collect practical tips on how to fortify each. Building on that, you will learn the three secrets of happiness in chapter 3 and how to pour more happiness into your life. You’re off to a good start! Keep pressing ahead to discover how to thrive throughout the third season of your life.

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