

>> IT'S YOUR LIFE

Starting over

Coaches counsel on how to retire happily

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After counting down the years, months and days until retirement, it's finally here. As you take that final exit out of the rat race, you relish the fact that now you'll have time to travel, play golf and catch up on your reading.

But after a year or two, you might start to feel like something is missing.

"Most people spend more time planning their two-week vacation than they do planning for the lifestyle portion of retirement," said Barbara Katz, an L.A.-based certified retirement coach. Then, "after the luster of retirement begins to fade, people are left with yearnings of something greater [and] feeling numb or bland, or wanting more."

When planning for retirement, "one of the biggest mistakes [people make] is thinking it's just about the money [and that] if you have enough, you'll just live happily ever after," said John E. Nelson, co-author of "What Color Is Your Parachute for Retirement?" (Ten Speed Press, 2007).

A holistic approach

Both experts advocate a holistic approach to retirement planning that addresses such issues as social networks, finances and place of residency. Their aim is to help retirees figure out ways that they can keep their lives meaningful.

"Keep in mind there is no one retirement model," said Katz. "It is as individual as one's thumbprint. Some may want to travel, others get higher education, volunteer, dedicate their time to their church or synagogue [or] write a book. . . ."

The idea isn't to develop a plan that is etched in stone, said Nelson. "The value of planning . . . is to increase your awareness and to help you handle things when they don't go as you planned," he said.

Rita Burris, 65, knows well that life doesn't always turn out the way you

planned. About 10 years ago, she sold her successful trade-show company when she remarried. Going into full retirement mode, she and her husband moved to Florida and embarked on sailing adventures. When he died 5½ years into the marriage, Burris decided to move to Southern California to live near her daughter. Burris, who now lives in Marina del Rey, turned to Katz for coaching.

Katz, whose company is called Retirement Potential (www.retirementpotential.com; [310] 399-1575), builds her coaching around the results of a self-inventory questionnaire called the Retirement Success Profile. Developed by gerontologist Richard Johnson, the 120 questions assess a person's perceptions about such issues as dependents, health, work, family issues and leisure activities.

The coaching process, done in sessions over the phone, helped Burris clarify her gut feeling that she should be back at work for the stimulation. But she realized it was important to work only part time so she could have extra time for her three new grandchildren and to pursue other interests.

Harkening back to her earlier career, she now puts on an annual trade show, but is happy to no longer run a business. "I wanted to know that if I wanted to go off for three weeks, I could do that," said Burris.

It's not uncommon for retirees to want "a retirement job," which Nelson said is a fairly new term that sounds like an oxymoron. Maybe the retiree wants to work part time, eliminating the worst parts of his job and just keeping the best parts. Or maybe he or she wants to take the job that was always wanted but that didn't pay enough previously.

The bottom line is that a person needs to replace his or her old job with "something," said the experts. "And you can only play so much golf," said Long Beach certified retirement coach Mary Rosendale.

In Nelson's book, exercises help readers pinpoint their strengths and interests. To turn your interests from simply enjoyable to engaging, Nelson suggests getting involved on a deeper level. For instance, if you love baseball, join a senior baseball league or coach a Little League team rather than just watching the game.

According to Nelson, the true "trifecta" is finding experiences that are simultaneously fun, engaging and meaningful. How do you make sure your life has meaning? "Be part of or in service of something larger than yourself," he said.

But whatever you do, don't throw structure out the window, cautioned Rosendale, who calls retirement "the mother of all [of life's] transitions." Without structure in their days and lives, retirees often flounder, said Rosendale, who uses visualization, journal-keeping and meditation to help her clients "paint" pictures of how they want to spend their days.

Start planning early

Rosendale, whose business is called Mature Life Planning (www.maturelifeplanning.com; [562] 394-1899), likes to first see clients five years before they retire. But oftentimes they arrive when they are retired and not as happy as they had hoped.

"For me, what is front and center is the discovery process — who they actually are. And it may take some digging to find that," Rosendale said.

Choosing where to live is an important component of a retirement plan, she said. A person might have chosen a current home because it was convenient to work. But is that reason now relevant? Rosendale has her clients visualize their new environment. Do they envision living in an artistic community? Is it important to be able to walk to shops?

When Fred and Lorie Morguelan, originally from Westlake Village, contemplated permanently moving to their weekend getaway in Santa

Barbara, they were concerned about forming a social network.

Morguelan, now 66, who was semi-retiring from his clinical psychology practice, turned to Katz for coaching. When the couple did move 1½ years ago, they joined the Santa Barbara Newcomers Club to help build that network. Morguelan was recently elected president of the club.

Morguelan said originally he envisioned retiring at 55, living on a lake and fishing all day. Then over time he thought retirement would just start

later. Now he thinks retirement could even include part-time work.

"I had thought that I wouldn't have had a problem with retirement. I was surprised that I really needed to do more preparation. . . . I underestimated the whole process — its impact on my life and the number of issues that needed to be resolved," said Morguelan. "I wish I had [gone to a coach] sooner."

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