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Susan Pigg

The eight baby boomers in the room have stowed their BlackBerrys, scanned the globe and are exploding with ideas for retirement — from sailing the Greek islands to learning to train guide dogs.

But it's Anna DiPede-Sexton's simple dream that stops the lively conversation cold. "I don't know if this is feasible, but I want to be a grandmother. And I don't have children."

In two years of running Life's Next Steps — a retirement seminar for "previously important people" used to living by daytimer — Suzanne Armstrong thought she'd heard it all.

But welcome to the brave new world of boomers who are redefining retirement and refusing to let anything — including a stopped biological clock — get in the way of what they want. Even if they're not sure what that is yet.

"Most of us boomers have been defined by our work, yet we don't have a roadmap for the future — and that road could be very long, possibly 30 years," says Armstrong, a former consultant with Deloitte Canada who created Life's Next Steps with her husband Chris, a former banking executive who found retirement a challenge.

"People have dreams that have not been exposed to the light, and that's what we help them do."

The first wave of Canada's 10 million baby boomers hits 65 next year, and so far only a few clues to what's likely to happen: More than 80 per cent of us are expected to continue working full- or part-time (not necessarily with our current employers), both for the challenge and the paycheck.

At least one study shows that almost two-thirds of us will never stop working.

"At my age, I would feel kind of stupid saying I'm retired," says DiPede-Sexton, 56, an employee assistance counsellor with Shepell.fgi (formerly Warren Shepell.) "The issue of not having a purpose would bother me. We need another word for this period of midlife when you're still vital and capable of making a contribution, but in a different way. I don't know what that word is."

Clearly others are struggling with the same semantics.

When TD Bank vice-president John Davies, 60, retired two months ago, his wife was so concerned he'd be lost, she bought him a sign that says "relax."

Davies has been putzing around the house, vacationing in Florida and hopes to take up training guide dogs. He killed a whole morning last week watching the bank's annual general meeting via computer. He thought Life's Next Steps might focus his energy and chuckles at Armstrong's advice to talk with your partner before retirement so you're sure you're on the same page.

"I told my wife (after the seminar), 'You know you're supposed to be involved in this?' She said, 'You get on with it and tell me what you want to do, and I'll tell you if it's okay,'" Davies jokes.



Anna DiPede-Sexton, 56, takes some time to do one of her favourite things: read in her backyard.

RICK EGLINTON/TORONTO STAR

Armstrong cites the example of a couple who loved Chinese food, except the husband hoped to tour Asia trying out local delicacies while his wife wanted it served on white linens in Oakville. Armstrong and her husband have helped about 250 baby boomers since starting their business and see the same dynamics at almost every seminar — boomers who've set their own agenda, railed against what they didn't like and changed the world at the same time.

We're the first generation to be defined by what we do, but thanks to our fast-paced life, and our high rate of divorce, are the least "connected."

"We hear people say, 'I don't want to flunk retirement. I want to do it well,'" says seminar facilitator, and fellow PIP (previously important person) Linda Padfield, an organizational development expert and former Inco executive.

Padfield says it took about two years to plot out a life post-retirement that is PEM. That's code (there's lots of it in Life's Next Steps) for pursuits that are "pleasant, engaging and meaningful."

For many, that includes some form of work or volunteering, even starting a new business. Don't expect to fill all your time travelling or playing golf, Armstrong warns.

"The average executive works more than 2,400 hours a year — that translates into 600 rounds of golf. No one can play that much."

Most people at these two, half-day sessions are PIPs. One owns two well-known Toronto restaurants and had hoped to ease into retirement on Vancouver Island. The chemistry wasn't right so he and his wife are back in Toronto and hoping to winter on Miami Beach.

Biff Matthews, 63, is an investment adviser who focuses on the math — rather than the mental challenges — of retirement. The founder and president of Manitou Investment Management is here more for his clients than himself.

"They don't have to worry about money, but I often find they're quite worried about the whole notion of retirement because their self-identity is tied up with what they do. I wanted to see if this seminar might be of some help."

Often PIPs look to volunteering, but are shocked to find they're needed to dish out dinner in soup kitchens rather than sit on non-profit boards. Others are so lost without staff, they start managing their wives, which doesn't go over well.

The loss of status can hit when least expected — for Padfield, once a frequent flier, it was when she lost her super-elite status. Life's Next Steps helped her draft a plan that gave her "purposefulness" from a mix of helping others and having down time.

The program is hard work, and there's homework. Some of it highlights strengths, others are a shock to the system, such as the calendar on which each day is divided into three parts — morning, afternoon and evening.

Davies ran out of space. Others were overwhelmed by all that free time (can't we ever retire our daytimers?), which is why the Armstrongs stress the best time to plan for retirement is between the ages of 57 and 64.

"You can change the way you live your life, but you can't change who you are," warns Padfield. "Taking a sharp left turn and abandoning the strengths we've built our lives on so far is probably not going to be the best path."

DiPede-Sexton has told her boss she hopes to retire within a year and do something a few hours a week when not spending summers with her teacher husband or vacationing in Italy.

She also longs to hold a baby in her arms or have kids drop by for cookies and a chat.

"You can't push yourself on anyone — there has to be chemistry," DiPede-Sexton says. "I'm not going to worry. I'm just going to enjoy what's left of my life."

For more information on Life's Next Steps seminars, which costs \$895, see www.lifesnextsteps.com.

Susan Pigg focuses on issues around aging and baby boomers. spigg@thestar.ca