

## Taking the next step

The Boston Globe

### Program helps baby boomers plan for life after retirement

By Susan Chaityn Lebovits, Globe Correspondent | February 6, 2005

Jean Dibner traveled the world in her high-tech job as software engineer. She was responsible for 500 employees and a \$50 million budget. Now she's a full-time sculptor, and her work travels instead. Corporations commission her work for public display, and she teaches art to other adults.

Peter Goldberg had a dental practice for 33 years. He specialized in facial reconstruction; now, he has turned his skilled hands to shaping furniture and sculpture and his business sense to arranging sales of dental practices.

Both age 62, Dibner and Goldberg are among the 500 people who have tapped into Discovering What's Next: Revitalizing Retirement, a Newton collaborative that helps people 50 and over recharge and reshape their lives.

"A lot of us are leaving our primary jobs in our late 50s and early 60s," Goldberg said. "We don't want to move to Florida and play golf every day."

Baby boomers, many of whom are able to retire early, see retirement as another -- not the final -- chapter in their lives. They are looking for help in setting new goals, developing new interests, and reviving dreams that were put on hold.

"A lot of efforts are underway by various people and organizations that focus on just one aspect of reinventing retirement," said Deborah Banda, state director of AARP, "but the Discovering What's Next program seems to be looking at the entire spectrum of how to make the most of this longevity bonus."

Carol Greenfield, 56, spearheaded the Discovering What's Next program in collaboration with the Newton Free Library, Service Opportunities After Retirement, Newton Community Education, and the Office of Volunteer Services.

"When we originally had the idea," she said, "we thought, 'Let's offer a program [that explores retirement] and see what happens.' We had 150 people show up."

It's no wonder. With nearly 15,000 residents between the ages of 55 and 75 in Newton alone, Greenfield's volunteer consortium provides a much-needed service.

"We have a population that's going to have a lot of strengths, experience, and the willingness to make a contribution," Greenfield said. "This is part of the beginning of a national movement, as the age demographic moves forward. It's a way of looking at aging as an asset and not a liability."

For many of life's transitions, support systems are already in place -- social groups for new parents, counselors to guide students into college or careers, headhunters to help with job searches. By comparison, retirement counseling is uncharted territory. For state workers, for example, it amounts to a three-hour seminar on Social Security, pensions, and financial planning.

While the traditional challenges of money and health certainly still exist, longer life expectancies have added an entirely new set of questions: What is this time in life all about? What will I do that will make me happy and feel fulfilled?

Greenfield's inspiration for creating Discovering What's Next came in part from her background in aging and public health and from Marc Freedman, author of "Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America" and founder of Civic Ventures, a San Francisco-based nonprofit organization dedicated to transforming "the aging of American society into a source of individual and social renewal."

Since it was founded in 2001, Discovering What's Next has established library forums, workshops, and small group discussions, known as transition talks, held in cafe-style settings.

Evening talks attract working people who are wrestling with issues such as how to start a new career or how to create a lifestyle that allows a balance of work, family, and travel.

Some participants have no immediate plans to give up their day jobs.

"I want to consider what the future holds so that when I do reach the age that I want to retire, I have some ideas, and some things in place. . . . It's nice to be guided a little bit," said Corinne Schillin, 58, a technical writer for a software company. "Another thing . . . financially, how is it all going to work? I know people are working because they like to work, but nobody in the group is independently wealthy. They're also working to support themselves."

Schillin has been so pleased by the transition talks that she has recruited her husband to attend.

"I ran the Boston University Tanglewood Institute in the early '80s," said Scott Schillin, also 58. "I was operations manager of the Boston Pops for 11 years, and for 5½ years was the coproducer of the national radio show, 'From the Top.' I reached a point where I said I've done everything that I really wanted to do, and I'm curious about the for-profit world."

He is now a real estate broker. "I've always enjoyed buying and selling real estate," he said. "I'm really loving this."

Afternoon talks generally draw those who have already retired and are looking to recapture some of what they miss from the workplace.

"There's a whole issue of identity when you retire," said Greenfield. "You go to a party and someone asks, 'What do you do?' When you say, 'I'm retired,' people think you play golf."

Shirley Selhub, 63, of Brookline and Michael Kaufman of Newton, who is in his mid-60s, started one of the transition talks at a Newton Starbucks in 2002. Although the noise of the coffee-grinding machine eventually drove them to meet at the library instead, they have managed to keep the conversation going.

"Sometimes we talk in very pragmatic ways about where one might pursue an interest that they have, or places to volunteer," said Selhub, whose group is mostly over 70 and male. "Other times, someone might be struggling with something that they've wanted to make a decision about. Sometimes we'll discuss a book; other times we'll have a theme, like last time -- people talked about loss and things in their life that they never want to go back to, or that they miss."

One of the members is John Stewart, 72, a Newton alderman who served as director of education, among other posts, at the John F. Kennedy Library in Boston for 33 years. "It's amazing the number of people who don't realize that when they leave their full-time careers, whether it is at age 65 or even 70, that they have a long time -- assuming that their health is fairly good -- to be active and productive," Stewart said.

The next big event for Discovering What's Next is a forum Feb. 15 on "Exploring Your Creative Side," one in a series of transition forums in which people viewed as potential role models are invited to speak.

Fred Mandell, a financial executive turned artist and consultant, will host a panel of people who have moved from the corporate to the creative world.

Among them is Tamara J. Bliss, who has rediscovered her passion for the piano after 30 years raising a family and working at the Boston College Center for Corporate Citizenship. Now hooked up with a few musicians and a chamber music coach, Bliss is relishing learning, practicing, and playing.

"It's a chance to connect with other people," said Bliss, who would someday like to play chamber music overseas. "I've learned enough Italian to get by and would love to e-mail other musicians and say, 'I'm going to be in Siena for two weeks in May. I play the piano, and would like to meet.' Although I'm not ready for that at all right now, it's an aspiration."

Fellow panelist Jean Dibner retired at 57 after working as a software engineer for IBM, Digital Equipment, and Avid Technology.

"I was in high tech for over 20 years. I loved my work, but it wasn't a 40-hour-a-week job, it was a 70-hour-a-week job," she said.

She wound down by doing consulting for start-up companies as she took time to get to know herself better and assess what talents she had that best suited her at this stage in her life.

"Sculpture was the passion that I had waiting in the wings," she said. Once immersed in the exacting world of technology, she is now creating works that "have a spiritual or reflective theme."

Impressed by the popularity of Discovering What's Next, the Newton Free Library has agreed to provide a permanent space for the organization on its third floor.

"The library is an amazing community resource that knows no generational bounds," said Greenfield. "You go there if you're older, younger, or in between. We felt that the library would be a very key place for this group to gather, get information, and be directed to resources, either online or within the collection." The group plans to staff the library with volunteers for 15 hours a week.

Greenfield is thrilled that all of the hard work everyone has done is paying off. "One of our participants wrote me a holiday card this year. It said, 'Dear Carol, thank you for helping me think more positively than I used to about the joys of getting older.'

"That really meant a lot to me because that's what we want to get people to do -- not just to take action, which we think will happen over time, but to start to think differently and to feel differently about this stage of life."

*In addition to the panel discussion, the Feb. 15 forum will feature information on activities such as photography, quilting, memoir writing, choral singing, and chamber music. For more information, call 617-969-5426, ext. 299, or visit [www.whatsnext.eboard.com](http://www.whatsnext.eboard.com). ■*