

a new vocation: prepare for retirement

Marge and Carl Herzman

Look at retirement as a new vocation—not a vacation. If you accept that idea, then you should prepare with the same kind of thought and planning you did for your first vocation.

Preparing Process

Remember, it took you four years to obtain your B.S. degree that likely initiated the vocation from which you expect to retire. No less time should be devoted to preparing for this new vocation. Your preparation will likely be a part-time process while you're continuing in your last work position. There's one important difference—you won't be planning alone. This preparatory process must be a teamwork project, since your retirement is as important or perhaps more important to your spouse or other family members than to you.

Time Use

How are you going to spend your time in retirement? Time use is important to you as well as your spouse. Time involvement is probably going to change drastically. Sitting down together to brainstorm and explore each other's current, latent, and potential interests can be most interesting and may reveal some surprising opportunities for "togetherness." Again, planning will be necessary to implement these opportunities. Perhaps keeping a calendar much like you did on the job will help you. One caution—there can easily be too much "togetherness." Both your spouse and you need some time to pursue individual interests, hobbies, or social activities.

Get Planning Help

Today, a great deal of assistance is available to help you plan for retirement. The best starting place, if you have a federal appointment with the Extension Service, is the correspondence course on preparation for retirement available from the Civil Service Commission. The eight chapters of this course, which should be completed jointly with your spouse, give an excellent insight into the various aspects of retirement

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you should be concerned with. It only costs \$25 and we strongly recommend it.

The chapters in the course include:

1. Personal Adjustments.
2. Where to Live.
3. Your Legal and Financial Affairs.
4. Your Finances Now.
5. Your Finances Later.
6. Your Health.
7. Leisure Time.
8. Case Studies.

A number of additional publications on retirement are included in the Civil Service Retirement Course kit. A bibliography of publications and a listing of additional sources of information have been very useful.

Well Worth It!

We completed the Civil Service course together about 7 months before my (Carl) retirement in 1976. Now as we look back, we'd recommend that the course be taken at least three to four years before the anticipated retirement date. The hours spent in planning and studying about retirement will be worth it when you finally retire.



"YES. THERE IS A CATCH TO OUR RETIREMENT PLAN. FIRST YOU HAVE TO GET HIRED."