

Beyond Bingo

Retirement with meaning

by Carla Waldemar

Retirement planning: A myriad of financial advisors are eager to offer counsel, from Mr. Bush on down to your local bank. HMOs have stepped up to the plate with advice on living longer. But who's there with a blueprint for the equally vital issues of lifestyle changes?

Karen Greer, that's who. As a workplace guidance counselor for many of her 60 years, she's more aware than most of us that by 2030 the number of Minnesotans over 65 will nearly double, and that our life expectancy is likewise ever-lengthening. But, unlike our parents, we don't intend to spend those bonus years in a rocking chair.

Yet, as Erma Bonbeck has quipped, you can only rearrange your spice jars so often. So, what do you do with a couple of decades at your disposal?

That's where Greer's holistic, integrative brand of pre-retirement counseling can assist. Trained in social work, she has facilitated career change and outplacement workshops as a staff member of several local transition consultancies, most recently Career Dynamics, Inc. She has conducted Late Life Planning workshops for companies like Control Data, Honeywell, Northwest Airlines and the University of Minnesota as well as where the idea first took hold for her while counseling teachers retiring from the Robbinsdale School District, starting in 1983.

But the times, they were a-changin' and so was Greer. By the end of the 80s, budgetary constraints led corporations to pull back from offering this service to their employees; meanwhile the red tape got more entangled

with their memos from above. Greer figured it was time to step out and launch her own firm, Karen Greer Consulting.

She began with a home office and a Rolodex flush with names from those corporate group sessions – people who sought her guidance on an individual basis. Today half her time is devoted, at \$75 an hour, to that list, which grows by networking, referrals, and her classes and appearances. The other half, she devotes to facilitating retirement workshops for institutions such as Metro State, MAC, the State of Minnesota and PATH and to offering a series of weekly group sessions, including the Life Purpose classes offered at Medtronic and Whole Life Expos and classes like “Redirect and Refocus Your Life” for the U's Career Center, “When Work No Longer Works” and “Creating a Meaningful Life in Retirement,” open to the public through the Compleat Scholar, the Learning Annex and other avenues of continuing education.

Greer creates a warm and permissive environment by telling stories, bringing in guest speakers (many of whom are former clients who have made a successful transition), encouraging peer feedback and supplying worksheets and lists of suggested reading. She dishes up a lavish buffet of food for thought with no right or wrong selections, simply exploration of how and when to fill the spate of time when golf and Bingo lose their allure.

She asks participants to assess what it is they most treasure in their work life (Networking? Responsibility?

Challenge? The opportunity to be of service or to create?), then analyze how to translate those rewards into activities in the years to come. Options she mentions include working part-time for one's employer (maybe in a new capacity as consultant), launching the business you've dreamed of, going back to school or becoming involved in meaningful volunteer work. Or maybe simply volunteering to babysit the grandkids.

Greer reports that women – especially single women – are more resilient, while men may be both more naïve and/or threatened. She stresses that couple must get a dialogue going (“What do you mean – sell the house and buy an RV in Arizona?”)

Her own most valuable asset, she claims, is her ability to listen. “I've learned by doing – melding a mix of theory” (she places high value on the Jungian thinking that, later in life, people begin to develop the introspective part of themselves) “and the practical aspect of leading group discussions. I learned how to ‘read’ people: What is this person ready for: concrete data, detailed instruction, or simply the permission to go to Hawaii? I learned to listen to what people are really saying.

“I get them to tell me their story in order to gain a sense of where they're coming from. And while they talk, I watch them like crazy. Then I feed back what I've heard.

“It's essential to help them let go of emotional burdens, learn to forgive themselves, then see what interests and values they cherish and how these may have changed.”

She asks people to explore basic questions like, “Why do you get up in the morning?” She strongly encourages them to look into managing relationships – between couples, children, friends (“Often one partner is dragging while the other is open to change, and it's so important to be on the same page”); into the pros and cons of downsizing living space and/or moving; and into their spiritual (if not strictly religious) nature. “People now are asking, ‘How can I contribute? Leave a legacy?’

“People stayed with jobs because they had to. Now,” she exclaims, “they're free.” But freedom itself can be a demon. She recounts the story of a client who'd made a fortune from his business, owned several McMansions, had done it all by age 35. Looking for a deeper meaning, he asked her, “What else is there?”

Well, a whole new life, that's what. Refilling her teacup, she exudes enthusiasm that's contagious. “I'm excited about the potential” for enriching one's Third Stage, as she's dubbed the decades once the clock-punching is over. With a little guidance, bring on the world. **WBM**

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