

Retire Into Happiness

IT

came like a bolt out of the blue.

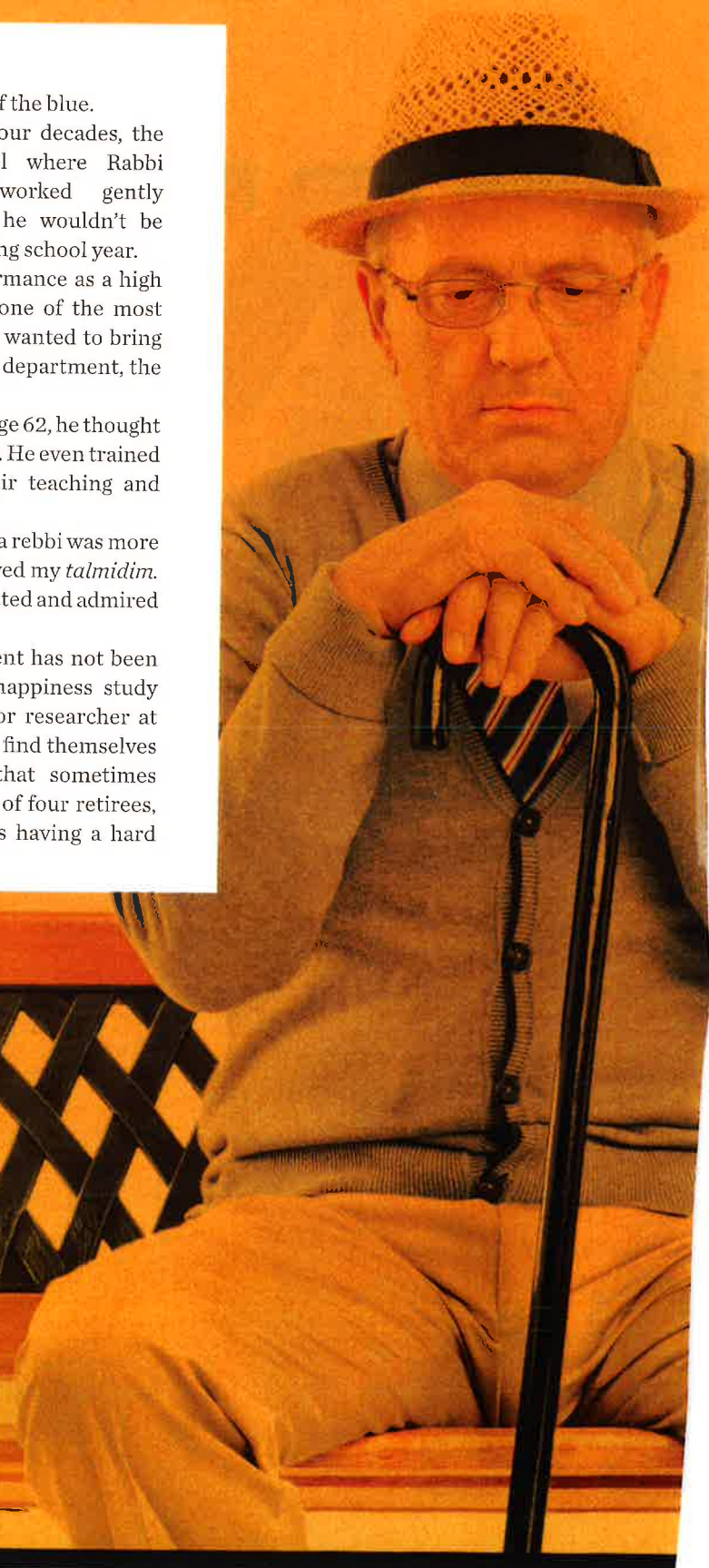
After more than four decades, the Hebrew day school where Rabbi Nossan Fisher* worked gently informed him that he wouldn't be returning the following school year.

It wasn't that they were unhappy with his performance as a high school rebbi. On the contrary, he was viewed as one of the most popular and respected teachers. The school simply wanted to bring in younger rebbeim to revitalize the Jewish Studies department, the executive director told him.

"I didn't know what hit me," Rabbi Fisher says. At age 62, he thought he was at his prime both physically and intellectually. He even trained younger colleagues on how to work through their teaching and classroom-management challenges.

He found himself at an emotional impasse. "Being a rebbi was more than a profession, it was my vocation," he says. "I loved my *talmidim*. They invigorated me and kept me young, and I respected and admired my colleagues."

For Rabbi Fisher, the transition to early retirement has not been easy. And he is not alone. According to a 2012 happiness study conducted by Dr. Elizabeth Moky Horner, a senior researcher at the American Institutes for Research, many retirees find themselves unhappy after the "sugar rush" of well-being that sometimes accompanies retirement dissipates. In fact, one out of four retirees, whether they are financially secure or not, reports having a hard





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—Stanley Scher

time adjusting to their new lives. For these retirees, the years between middle age and the onset of frail elderhood is anything but golden.

But if retirement sounds like a setup for discontent and frustration, it needn't be. Ideally, retirement is a time for creating new opportunities and identities after the working years have ended. For men, whether that means learning in kollel, training for a new profession, or volunteering their time, successful retirement means finding the wherewithal to actively structure their days and confront not only what's needed to gratify themselves emotionally and psychologically but to come up with creative solutions to implement those plans.

The Vacuum When Stanley Scher retired from the New York City Board of Education as a special-education administrator at the age of 58, he was looking forward to his new life. Increasingly, his work at the Board had become stressful, and a generous pension plan made it easy for him to walk away. Moreover, he was eager to pursue

personal interests he had long dreamed about, including opening a health club and establishing a teacher-training program.

But, despite his enthusiasm, none of his long-planned ideas panned out. “Retirement is a love-hate relationship,” he admits. “I was glad to be retired from my high-tension job. But on the other hand, I was left with a vacuum that, despite all my outside interests, I couldn't fill.”

So when the Board offered him a fill-in job for the year, he grabbed it. In the end, the temporary job provided a transition into retirement that has since blossomed into a period of personal growth and accomplishment.

No longer pursuing entrepreneurial goals, Scher has assumed the care of his 16-year-old autistic grandson, a vocation he finds extremely gratifying. Last year, Scher, now 74, and his wife Ethel were honored as Grandparents of the Year by Yachad, the National Jewish Council for Disabilities.

But not all retirees have the confidence, self-motivation, or enthusiasm to boldly pursue new opportunities.

Those who can't transfer their interests into other areas can become physically ill or even clinically depressed. According to Boston College's Sloan Center on Aging and Work, on the Social Readjustment Rating Scale, retirement scores a significant 45. Compare that to divorce, which scores 73 on the high end of the scale, and being fired, which scores 47.

Rabbi Shneur Aisenstark, who retired from administrating Montreal's Beth Jacob D'Rav Hirschsprung elementary and high school ten years ago at age 70 and now helps administer its seminary, knows many such stressed-out retirees. He describes one friend, a highly successful, high-energy businessman, who has put on a lot of weight since retiring and has become a “couch potato.” Both weight gain and listlessness can be indicators of depression.

“Work allows you to engage socially.

Retire Into Happiness



Without that, unless you are a self-starter, you can become isolated,” says geriatric psychiatrist and psychologist Dr. Chaviva Goldhaar-Smith, who works at Montreal’s McGill University Health Centre. “Retirees might have the time, but then a family member becomes sick, or they don’t have the money to do what they want to do, or retired life doesn’t prove to be as satisfying as they thought it would be. And finding even part-time employment can be difficult given the bias against older people that permeates our society.”

In researching his book, *The Retiring Mind: How to Make the Psychological Transition to Retirement*, Pennsylvania psychologist Dr. Robert Delamontagne found that many men who claim to be happy in retirement are in fact not.

Those most susceptible to depression are the highly charged individuals, the professionals who once dedicated their lives to their careers and whose self-esteem was tied to their work and accomplishments. For these types, a traditional retirement is not stimulating or challenging enough.

But it’s not only the Type A personalities that suffer. Thinkers, whom Delmontagne calls “Solitary Mystics,” can also face difficulties transitioning. Besides the lack of intellectual stimulation, these types often find that their expertise is no longer recognized or valued. “If you liked your

job, it’s a lot harder to give it up,” he says. “I think most of these people over time find an accommodation of some sort. Another large group never finds it.”

New Work, New Life Whether you know what you want to do or not, how should you go about finding purposeful employment when jobs are hardly at a premium? There are huge advantages in networking and in creating men’s groups to discuss individual possibilities, according to David Feldman, a consultant with the Boston-based ESC (Empower Success Core) Discovering What’s Next group, which provides its members the opportunity to offer consulting and strategic-planning expertise pro-bono, 20 hours a week, for a year. (These kinds of networking workshops and initiatives, Feldman says, can be easily replicated in chareidi communities with the proper training.)

“I need the salary. I don’t need the salary. What is it that I want? How can I find a job that’s going to work for me? These are some of the questions raised in these groups,” says Feldman, a former lawyer and real estate appraisal executive. “Most retirees realize that their productive years are limited. There is wisdom in understanding this reality and that wisdom in itself, in my experience, has energy. When it’s shared and organized a little, people come up with solutions

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to their personal challenges that may surprise them.”

Research indicates, Feldman says, that retirees should disconnect themselves from old roles to invent a new life — and that can take time. “Opportunities come along and you can either say yes or no,” he says. “If you allow yourself to go into what is called ‘the neutral zone’ then you open yourself to possibilities that you just couldn’t have seen when you were in an earlier stage of life with blinders on because you saw everything through the experience that you’ve had.”

How do you get yourself into that zone? “You ask yourself: ‘When was I absorbed in something, and how did that feel?’ That’s the zone you want to get into that you are trying to project.”

Some men decide not to work for money at all, but to volunteer their professional services to help nonprofits and businesses grow. According to former banking executive and ESC Discovery director David Guydan, more and more companies are recognizing the value of subsidizing older employees’ transitions into retirement. It also makes good business

sense, he says, given that 30 to 40 percent of today’s workforce falls into the 50 and older age group. “Part of the beauty of being at this stage in life is that we are not just one-dimensional creatures. We need multiple ways of engaging,” Guydan says. “It’s one thing to be involved volunteering once a week or monthly for something. But to be really involved in an engaging way is transformational.”

Living a Smaller Life Yet another path for retirees is to live a so-called “smaller life.” In other words, to do less

BACK TO THE BEIS MEDRASH

Many retirees seek out the beis medrash, becoming full- or part-time learners. Kollel Zichron Yaakov Meyer in Beitar, Israel, provides one such opportunity. Under the direction of Rosh Kollel Rabbi Mechel Kriger, the kollel was founded over 20 years ago when he began learning in *chavrusa* with his brother, after whom the kollel is named. As more men joined, it eventually grew into a substantive study group.

"We offer more than a 45-minute *daf yomi shiur*," Rabbi Kriger explains. "The kollel is an interactive environment. We try to satisfy each person's strengths."

Besides Gemara, the kollel also learns Mishnah, halachah, Chumash, and mussar in English. It also holds *siyumim* for families after every *masechta*. That small gesture, Rabbi Kriger says, results in a feeling of *achdus* among the members and families. "In addition to an academic experience, the kollel is a spiritual one that helps strengthen our Yiddishkeit," he says.



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—Rabbi Shneur Aisenstark



The intellectual challenges were not as intense as they had been at work, but that was okay. He now enjoys the peace and tranquility, the lack of pressure. "Except for the davening and *shiurim*," Sarah says, "his time isn't structured. I felt he should have pushed a little more, but for him, it was the best decision he made."

For Sarah, it was harder adjusting to this simpler life. She had always been an active, independent person and has since learned to rethink her role. "I step back and take a deep breath and tell myself, this is now the norm. And I'm happy living it if I don't try to fight it."

She's found that their relationship as a couple grew as a result of this smaller life, as did their relationship with HaKadosh Baruch Hu. Shlomo and Sarah say they feel more in touch with their spiritual selves. "Living a small life, you work on yourself," Sarah says. "After all, we are all works in progress. And we find ourselves happier people because of this. We're not worried so much about things that are out of our control. We can only control what we can control."

How to Be a Happy Retiree So what differentiates successful retirees from unsuccessful ones? One's mental attitude, says Rabbi Aisenstark. Successful retirees are generally more positive and motivated. Also, it's vital that retirees have a plan. "I'm finding that many middle agers just don't think about retirement, which may encroach on them sooner than expected," he says. "Retirement without a plan is poison."

For some like Stanley Scher, happiness in retirement might initially include looking for a "bridge" job or even short-term work. (A 2009 study led by Dr. Mo Wang of the University of Florida found that those who pursued bridge employment during the post-retirement period reported better physical and mental health than those who retired fully.)

and fully accept one's new borders.

For instance, in his own retirement, Dr. Delamontagne says he now takes the time to read about things and research topics that were previously too large to take on. "I'm living a smaller life," he says. "There are definite advantages to living this kind of life — like freedom, volitional use of your time, and how you want to spend it. Also, when you are living a smaller life, your life is more transparent. One surgeon I know had to learn to diminish his stature in his own mind. He had to learn not to demand attention, but to make himself invisible."

For now, Shlomo and Sarah Harary are living smaller lives. Until three years ago, Sarah's husband worked as a policy advisor for the federal government in Ottawa, Canada and would travel back and forth from Montreal on a weekly basis. Needless to say, the constant trips were tiresome and eventually took their toll. So when Harary decided to retire in his early 60s and the couple moved back to their hometown of Toronto, it was an easy decision. "There were no regrets. He settled into the next stage of his life just fine," Sarah says.

Her husband, who is an avid reader and critical thinker, quickly took advantage of the *shiurim* offered in local kollels.



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Regardless of how people enter this stage in life, their needs are the same: to find a new sense of purpose in life, generally on more than one level, according to ESC board member Doug Dickson. Studies indicate that leading a life of purpose and personal meaning can increase life expectancy by more than seven years.

From the hundreds of people Dickson has interviewed, three patterns emerge. There are, for instance, those who want to finally do something they've been meaning to do for some time but haven't had the time or resources to do it before.

Abe Rotterstein* from Jerusalem's Har Nof neighborhood is one such person. He always knew that he wanted to spend his retirement years studying Torah. Months before his projected retirement as a statistics and information technology analyst, he began researching available *shiurim* in Jerusalem. The *shiurim* he discovered proved vastly more satisfying than he had anticipated.

“I try to think through the *sugya* in order to contemplate the questions the Rishonim will ask, and arm myself with the problems and counterarguments to what I think the rebbi will say,” he

says. Subsequently, he barely misses his working environment. “The peer acknowledgment you get when you know your arguments is the same that I received at business meetings.”

Still, as intensive as his learning schedule is, it's still not enough to fill his time. Rotterstein supplements his studies by pursuing a long-held interest in landscape photography. Interestingly, the underlying techniques used in Photoshop replicate to some degree the same techniques used in computer science, a subject with which he's very familiar. “It's a kind of reverse engineering,” he says.

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“Balance is not something we necessarily think about in earlier stages of our life, because life itself becomes a kind of balancing act among the various priorities”

—Doug Dickson

His wife, Dasi, had not been seriously concerned about her husband’s retirement but she was worried that she might lose some of her personal space.

“As it worked out, we both give each other the space we need, and we enjoy doing things together,” she says. A project they both shared was the publishing of a book of fantasy that Dasi wrote and Abe produced. It was Dasi’s 70th birthday present to herself. “This project brought us together for many long evenings, and would never have happened without my husband’s support and participation.”

But not everyone chooses to become involved in heavy-duty learning. Others, like Dovid Abrams* find meaning in giving back to their community or in working for a cause. This constitutes a second pattern, according to Dickson. Abrams, a close friend of Rabbi Aisenstark’s, used his myriad, high-powered business connections to create a chesed organization. “He was always a *baal chesed*,” Rabbi Aisenstark explains. “Now he collects money for *almanos* and others. He doesn’t have a minute to spare. He loves it. It’s all a matter of attitude.” Then there are those like Stanley Scher who find their purpose, among other activities, in caregiving.

These three patterns need not be

independent. Each can mesh with the other to create a tapestry representing what one does for personal fulfillment on the one hand and what one does for the community on the other. “Balance is not something we necessarily think about in earlier stages of our life,” ESC board member Doug Dickson says, “because life itself becomes a kind of balancing act among the various priorities.”

Trauma specialist Dr. Gita Baack, who authored *The Inheritors: Moving Forward from Generational Trauma*, says that a kind of “creative leveling” takes place during retirement. “Give yourself a break; allow yourself to go through the process. Eventually, something always comes along. Trust yourself, trust your process. Your story will grow.”

Wives, Baack says, should give their husbands the space to find themselves. By doing so, they can help their husbands work through the retirement limbo.

“Women often feel they need to fix their husbands,” she says. “We are problem-solvers. Learn to trust them to solve their problems by themselves. Trust in G-d. Free yourself and give yourself over to the process, as well. The right opportunities will come along at the right time.”

*Names changed to protect privacy