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THE EDITOR'S CORNER

Retirement

I have heard retirement described as one of the seven wonders of the world: I wonder what I am going to do on Monday, I wonder what I am going to do on Tuesday, and so on. Another viewpoint is summed up by an Australian proverb that goes, "Rooster today, featherduster tomorrow."

I seem to be getting more calls these days from orthodontists who contemplate retirement and are looking for some advance notice about what it is like. The first thing I tell them is that I am an eight- or nine-tenths retiree, and I see great merit in that arrangement. Keeping a reduced but lively interest in orthodontic practice (one's own or somebody else's) or in a different enterprise keeps the wheels turning and reduces the size of what may look like a black hole to some of my callers.

"That's all well and good," they say, "but what do you do with the rest of your time?" I've heard some people respond, "If you have to ask that question, you'd better not retire." Don't you believe it. Retirement is not hard to take, and time will not hang heavy on your hands. True, for many people, retirement is like hitting a wall. Suddenly, what has been your main activity in life is no longer there. That can be depressing. You were a VIP in your office and in your practice. Now you might feel like just another has-been. For many years, you will have spent more of your time in your office than in your home. That is why part-time retirement works so well. The transition to full-time retiree is not abrupt, and by the time that happens, a retirement mode has been established. Of course, part-time employment is not mandatory; most retirees have no need or desire for any continued employment.

For many people, retirement is the most pleasant period in life, if you are in good physical and financial health and if you have a loving partner. Most of us deeply need a lover, a companion, someone to talk to, someone to share in the benefits of retirement that both of you have worked so hard to earn. Physical condition has a strong genetic component, but apart from that it depends on a

routine of exercise and regular checkups, along with early correction of anything that limits lifestyle and is correctable. Financial well-being depends on having accumulated a satisfactory retirement fund and then seeing that you don't lose it to careless or speculative investments, to risks you do not need to take.

After the basics are taken care of, it becomes a question of how you spend your time. The routine of a life whose structure is based on more-or-less rigid office hours and a schedule of appointments is replaced by a much looser arrangement, but filling the time is not a problem. Most retired orthodontists I know were able to turn the key and walk away from a lifetime of practice that was rewarding financially and in human terms and not look back.

Many retired orthodontists are employed part-time in orthodontic offices. I have known orthodontists who have retired and started new careers as stock brokers, in real estate, or by converting a hobby into a successful business. Others have pursued recreational interests in golf, tennis, skiing, travel, painting, sculpture, or photography. Some have developed new inter-

ests—became full-time cooks, engaged in religious or charitable activities, entered civic volunteerism, or sought election to city councils or school boards. Many have become immersed in a change of scene, moving from the cities in which they practiced to new locations, or establishing second homes.

No matter how successful and gratifying most orthodontic practices are, retirement offers one benefit not usually associated with practice: freedom. Not being required to be some place or to have time preplanned with necessary appointments. True, there may be days in retirement when you are caught up and have nothing planned for the day. For those days, there are thousands of books you never had a chance to read, great music, even keeping up with your e-mail and searching the web for endless information and sources of supply. In my case, my calendar for next year is already marked up with planned recreation, travel, and pursuit of many interests that have become part of retirement, plus, of course, my continuing role with JCO. Future focusing is a vital element of any retirement.

ELG